
ANNUAL REPORT

OF THE

COMMISSIONER OF SAVINGS BANKS,

INCLUDING THE

ABSTRACTS OF RETURNS

FROM THE

SAVINGS INSTITUTIONS IN MASSACHUSETTS.

1875.

BOSTON:

WRIGHT & POTTER, STATE PRINTERS,

79 MILK STREET (CORNER OF FEDERAL).

1876.

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TO

THE PEOPLE

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ABSTRACT
OF
ANNUAL EXAMINATIONS
OF THE
SAVINGS BANKS, BANKING AND
TRUST COMPANIES.

1875.

ABINGTON SAVINGS BANK—ABINGTON.

[October 13.]

Z. N. WHITMARSH, *President*.*Treasurer*, J. N. FARRAR.

Deposits,	\$845,844 88	
Profits,	37,577 50	
Bills Payable,	2,121 65	
Public Funds,		\$68,657 50
Bank Stock,		120,353 25
Railroad Bonds,		70,053 75
Loans on Public Funds,		3,815 00
on Bank Stock,		4,590 00
on Real Estate,		480,221 00
on Personal Security,		93,613 00
to Counties, Cities and Towns,		33,500 00
to Banks, on interest,		10,000 00
Taxes and Insurance,		98 95
Cash on hand,		641 58
	<hr/>	<hr/>
	\$885,544 03	\$885,544 03

Number of Depositors,	2,655
Rate of ordinary dividends for the last year,	6½ per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$14,810 00
Average annual expenses,	1,700 00

AMESBURY SAVINGS BANK—AMESBURY.

[November 30.]

JOHN S. POYEN, *President*.*Treasurer*, DANIEL J. POORE, Jr.

Deposits,	\$79,278 17	
Profits,	62 41	
Due First National Bank,	130 76	
Railroad Bonds,		\$7,000 00
Loans on Real Estate,		42,225 00
on Personal Security,		29,202 50
Expense Account,		43 84
	<hr/>	<hr/>
	\$79,471 34	\$79,471 34

Number of Depositors,	360
Rate of ordinary dividends for the last year,	6½ per cent.
Average annual expenses,	\$300 00

AMHERST SAVINGS BANK—AMHERST.

[December 24.]

E. F. COOK, *President.**Treasurer,* SAMUEL C. CARTER.

Deposits,	\$405,994 23	
Interest,	6,698 44	
Public Funds,		\$42,500 00
Bank Stock,		6,000 00
Real Estate,		13,269 07
Loans on Public Funds,		899 79
on Bank Stock,		550 00
on Real Estate,		230,385 00
on Personal Security,		51,060 71
on Railroad Stock,		900 00
to Counties, Cities and Towns,		64,000 00
Cash on hand,		3,128 10
	<hr/> \$412,692 67	<hr/> \$412,692 67

Number of Depositors,	1,880
Rate of ordinary dividends for the last year,	6 per cent.
Largest amount invested in the stock of any one bank,	\$6,000 00
Average annual expenses,	1,000 00

ANDOVER SAVINGS BANK—ANDOVER.

[November 30.]

NATHANIEL SWIFT, *President.**Treasurer,* JOHN F. KIMBALL.

Deposits,	\$1,350,157 36	
Profits,	41,878 61	
Public Funds,		\$20,000 00
Bank Stock,		130,000 00
Railroad Bonds,		228,000 00
Loans on Public Funds,		1,700 00
on Real Estate,		399,854 40
on Personal Security,		73,935 00
to Counties, Cities and Towns,		526,000 00
to Banks, on interest,		3,000 00
Cash on hand,		9,246 57
	<hr/> \$1,392,035 97	<hr/> \$1,392,035 97

Number of Depositors,	3,237
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$35,000 00
Average annual expenses,	2,000 00

ARLINGTON FIVE CENTS SAVINGS BANK—ARLINGTON.

[October 28.]

ALBERT WINN, *President.**Treasurer,* ABEL R. PROCTOR.

Deposits,	\$612,773 12	
Profits,	11,160 54	
Bills Payable,	10,000 00	
Public Funds,		\$35,000 00
Bank Stock,		21,014 75
Railroad Bonds,		10,690 00
Real Estate,		26,396 59
Loans on Real Estate,		450,116 00
on Personal Security,		45,350 00
to Counties, Cities and Towns,		40,368 75
to Banks, on interest,		2,752 52
Expense Account,		372 54
Taxes Paid,		277 56
Cash on hand,		1,594 95
	<hr/>	<hr/>
	\$633,933 66	\$633,933 66

Number of Depositors,	1,904
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits,	Oct. 1, 1870.
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	\$5,955 75
Average annual expenses,	1,200 00

ASHBURNHAM SAVINGS BANK—ASHBURNHAM.

[September 1.]

GEO. C. WINCHESTER, *President.**Treasurer,* GEO. W. EDDY.

Deposits,	\$22,762 94	
Profits,	163 80	
Interest,	42 11	
Loans on Real Estate,		\$8,955 51
on Personal Security,		2,795 00
to Counties, Cities and Towns,		9,000 00
Expense Account,		25 00
Cash on hand,		2,193 34
	<hr/>	<hr/>
	\$22,968 85	\$22,968 85

Number of Depositors,	139
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	

ATHOL SAVINGS BANK—ATHOL.

[September 2.]

CHAS. C. BASSETT, *President.**Treasurer, A. HARDING.*

Deposits,	\$711,790 57	
Profits,	6,639 36	
Public Funds,		\$10,000 00
Bank Stock,		21,222 50
Railroad Bonds,		5,231 87
Loans on Public Funds,		2,950 00
on Bank Stock,		23,550 00
on Real Estate,		361,891 00
on Personal Security,		181,852 20
to Counties, Cities and Towns,		91,930 00
Expense Account,		305 45
Cash on hand,		19,496 91
	\$718,429 93	\$718,429 93

Number of Depositors,	2,554
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits,	Jan. 1, 1874.
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	\$5,500 00
Average annual expenses,	1,800 00

ATTLEBOROUGH SAVINGS BANK—ATTLEBOROUGH.

[August 24.]

A. CODDING, JR., *President.**Treasurer, E. R. PRICE.*

Deposits,	\$328,718 64	
Profits,	11,100 36	
Loans on Real Estate,		\$216,497 00
on Personal Security,		85,611 21
to Counties, Cities and Towns,		32,025 00
Cash on hand,		5,685 79
	\$339,819 00	\$339,819 00

Number of Depositors,	1,075
Rate of ordinary dividends for the last year,	7½ per cent.
No extra dividends.	
Average annual expenses,	\$1,200 00

BARNSTABLE SAVINGS BANK—BARNSTABLE.

[August 17.]

DANIEL SCUDDER, *President.**Treasurer,* GUSTAVUS A. HINCKLEY.

Deposits,	\$1,505,612 89	
Bills Payable,	10,000 00	
Bank Stock,		\$273,450 00
Real Estate,		95,025 00
Loans on Bank Stock,		250 00
on Real Estate,		680,504 20
on Personal Security,		435,198 49
to Counties, Cities and Towns,		6,000 00
to Banks, on interest,		4,111 88
Accrued Interest Account,		18,496 45
Cash on hand,		2,601 87
	<hr/>	<hr/>
	\$1,515,612 89	\$1,515,612 89

Number of Depositors,	3,716
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Average annual expenses,	\$4,000 00

BARRE SAVINGS BANK—BARRE.

[December 27.]

CHAS. BRIMBLECOM, *President.**Treasurer,* EDWIN WOODS.

Deposits,	\$310,055 08	
Profits,	9,453 24	
Public Funds,		\$9,530 00
Bank Stock,		123,931 16
Loans on Real Estate,		121,610 67
on Personal Security,		35,550 00
to Counties, Cities and Towns,		20,900 00
Expense Account,		36 55
Cash on hand,		7,949 94
	<hr/>	<hr/>
	\$319,508 32	\$319,508 32

Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits,	None yet made.
Extra dividends are made once in	Three years.

BASS RIVER SAVINGS BANK—SOUTH YARMOUTH.

[December 10.]

DAVID AKIN, *President.**Treasurer, P. P. AKIN.*

Deposits,	\$138,551 01	
Profits,	2,280 57	
Public Funds,		\$2,000 00
Bank Stock,		52,079 62
Railroad Bonds,		8,292 50
Loans on Public Funds,		900 00
on Bank Stock,		425 00
on Real Estate,		19,000 00
on Personal Security,		49,783 00
Cash on hand,		8,351 46
	\$140,831 58	\$140,831 58

Number of Depositors,	662
Rate of ordinary dividends for the last year,	6 per cent.
Largest amount invested in the stock of any one bank,	\$9,381 25
Average annual expenses,	442 82

BENJAMIN FRANKLIN SAVINGS BANK—FRANKLIN.

[December 13.]

DAVID THAYER, Jr., *President.**Treasurer, C. W. STEWART.*

Deposits,	\$208,625 87	
Profits,	6,478 23	
Bank Stock,		\$51,126 12
Railroad Bonds,		2,043 33
Loans on Real Estate,		125,440 00
on Personal Security,		22,313 11
to Counties, Cities and Towns,		4,911 00
Suspense Account,		51 13
Furniture,		538 31
Cash on hand,		8,681 10
	\$215,104 10	\$215,104 10

Number of Depositors,	875
Rate of ordinary dividends for the last year,	7 per cent.
Last dividend of reserved profits, in	July, 1875.
Extra dividends are made at	No regular time.
Largest amount invested in the stock of any one bank,	\$12,055 00
Average annual expenses,	1,000 00

BERKSHIRE COUNTY SAVINGS BANK—PITTSFIELD.

[November 11.]

JULIUS ROCKWELL, *President.**Treasurer,* ROBERT W. ADAM.

Deposits,	\$1,938,054 06	
Profits,	26,017 96	
Public Funds,		\$291,000 00
Bank Stock,		100,620 00
Railroad Bonds,		20,000 00
Real Estate,		7,883 40
Loans on Public Funds,		4,900 00
on Bank Stock,		53,900 00
on Real Estate,		941,133 72
on Personal Security,		335,895 00
on Railroad Stock,		4,700 00
to Counties, Cities and Towns,		179,800 00
Expense Account,		4,646 50
Cash on hand,		19,593 40
	<hr/>	<hr/>
	\$1,964,072 02	\$1,964,072 02

Number of Depositors,	5,640
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in	Jan., 1872.
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$16,000 00
Average annual expenses,	5,000 00

BEVERLY SAVINGS BANK—BEVERLY.

[November 18.]

WILLIAM ENDICOTT, *President.**Treasurer,* R. G. BENNETT.

Deposits,	\$511,640 25	
Profits,	3,891 68	
Bank Stock,		\$136,067 35
Railroad Bonds,		2,732 08
Loans on Public Funds,		3,300 00
on Bank Stock,		5,860 00
on Real Estate,		348,837 62
on Personal Security,		10,600 00
Expense Account,		100 00
Cash on hand,		8,034 88
	<hr/>	<hr/>
	\$515,531 93	\$515,531 93

Number of Depositors,	1,900
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$15,747 00
Average annual expenses,	1,000 00

BOSTON FIVE CENTS SAVINGS BANK—BOSTON.

[March 17.]

A. H. EVANS, *President.**Treasurer,* CURTIS C. NICHOLS.

Deposits,	\$12,326,597 83	
Interest,	352,659 13	
Suspense Account,	9,712 30	
Public Funds,		\$2,035,000 00
Bank Stock,		422,987 50
Railroad Bonds,		240,000 00
Real Estate,		125,377 52
Loans on Public Funds,		1,000 00
on Bank Stock,		8,600 00
on Real Estate,		7,398,650 00
on Personal Security,		903,000 00
on Railroad Bonds,		5,000 00
to Counties and Towns,		730,800 00
to Banks, on interest,		663,606 24
Expense Account,		35,460 70
Profit and Loss,		115,732 24
Cash on hand,		3,755 06
	\$12,688,969 26	\$12,688,969 26

Number of Depositors,	68,248
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in	April, 1874.
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	\$64,900 00
Average annual expenses,	39,985 00

BOSTON PENNY SAVINGS BANK—BOSTON.

[March 15.]

DANIEL HARWOOD, *President.**Treasurer,* HENRY R. REYNOLDS.

Deposits,	\$1,143,267 29	
Interest,	16,010 43	
Bank Stock,		\$45,426 87
Railroad Bonds,		5,012 50
Real Estate,		122,495 94
Loans on Public Funds,		350 00
on Bank Stock,		11,150 00
on Real Estate,		690,450 00
on Personal Security,		220,333 33
to Counties, Cities and Towns,		24,137 50
to Banks, on interest,		36,343 57
Cash on hand,		3,578 01
	\$1,159,277 72	\$1,159,277 72

Number of Depositors,	8,817
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	\$15,000 00
Average annual expenses,	7,233 85

BRAINTREE SAVINGS BANK—BRAINTREE.

[October 12.]

E. A. HOLLINGSWORTH, *President*.*Treasurer*, C. H. HOBART.

Deposits,	\$68,794 71	
Profits,	513 83	
Bank Stock,		\$7,102 00
Railroad Bonds,		1,011 25
Loans on Real Estate,		54,465 00
on Personal Security,		1,100 00
to Counties, Cities and Towns,		1,500 00
Cash on hand,		4,130 29
	<hr/>	<hr/>
	\$69,308 54	\$69,308 54
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Number of Depositors,		342
Rate of ordinary dividends for the last year,		6 per cent.
No extra dividends.		
Largest amount invested in the stock of any one bank,		\$2,591 50
Average annual expenses,		175 00
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BRIGHTON FIVE CENTS SAVINGS BANK—BOSTON.

[September 14.]

JAMES DANA, *President*.*Treasurer*, B. S. FISK.

Deposits,	\$194,480 72	
Profits,	11,655 79	
Suspense Account,		\$3,802 97
Bank Stock,		19,977 00
Loans on Public Funds,		3,000 00
on Real Estate,		153,373 00
on Personal Security,		22,815 07
Expense Account,		283 34
Cash on hand,		2,885 13
	<hr/>	<hr/>
	\$206,136 51	\$206,136 51
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Number of Depositors,		768
Rate of ordinary dividends for the last year,		5 per cent.
Last dividend of reserved profits, in		July, 1873.
Extra dividends are made once in		Three years.
Largest amount invested in the stock of any one bank,		\$9,465 25
Average annual expenses,		1,500 00
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BRISTOL COUNTY SAVINGS BANK—TAUNTON.

[December 16.]

JOSEPH WILBAR, *President*.*Treasurer*, CHARLES H. ATWOOD.

Deposits,	\$3,366,901 61	
Profits,	42,448 51	
Interest,	24,124 98	
Public Funds,		\$62,360 00
Bank Stock,		56,750 00
Suspense Account,		12,141 80
Real Estate,		23,890 51
Loans on Public Funds,		2,100 00
on Bank Stock,		5,500 00
on Real Estate,		2,473,099 04
on Personal Security,		777,350 00
on Railroad Stock,		500 00
Expense Account,		141 06
Cash on hand,		19,642 69
	<hr/>	<hr/>
	\$3,433,475 10	\$3,433,475 10

Number of Depositors,	8,870
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$13,600 00
Average annual expenses,	7,000 00

BRIDGEWATER SAVINGS BANK—BRIDGEWATER.

[October 12.]

J. A. HYDE, *President*.*Treasurer*, SAMUEL P. GATES.

Deposits,	\$220,519 13	
Interest,	6,512 81	
Bank Stock,		\$31,712 48
Loans on Real Estate,		131,220 00
on Personal Security,		52,185 00
Expense Account,		3,017 73
Cash on hand,		8,896 73
	<hr/>	<hr/>
	\$227,031 94	\$227,031 94

Number of Depositors,	794
Rate of ordinary dividends for the last year,	6½ per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$12,594 12
Average annual expenses,	675 00

BROADWAY SAVINGS BANK—LAWRENCE.

[November 23.]

JOHN FALLON, *President.**Treasurer, J. L. BREWSTER.*

Deposits,	\$1,013,874 40	
Profits,	12,870 41	
Bills Payable,	10,000 00	
Bank Stock,		\$197,622 01
Loans on Public Funds,		1,900 00
on Bank Stock,		7,500 00
on Real Estate,		793,670 00
on Personal Security,		25,852 87
Cash on hand,		10,199 93
	<u>\$1,036,744 81</u>	<u>\$1,036,744 81</u>

Number of Depositors,	3,370
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$25,064 64
Average annual expenses,	3,000 00

BROOKFIELD SAVINGS BANK—BROOKFIELD.

[December 29.]

EMMONS TWICHELL, *President.**Treasurer, GEO. E. FORBES.*

Deposits,	\$32,358 00	
Profits,	547 76	
Interest,	1,430 41	
Loans on Real Estate,		\$21,300 00
on Personal Security,		10,100 00
on Railroad Stock,		1,900 00
Cash on hand,		1,036 17
	<u>\$34,336 17</u>	<u>\$34,336 17</u>

Number of Depositors,	269
Rate of ordinary dividends for the last year,	6 per cent.
Extra dividends are made at discretion of Trustees.	
Average annual expenses,	\$100 00

BROOKLINE SAVINGS BANK—BROOKLINE.

[September 12.]

EDWARD ATKINSON, *President.**Treasurer,* F. W. PRESCOTT.

Deposits,	\$144,684 69	
Guarantee Fund,	556 96	
Bank Stock,		\$53,078 37
Loans on Real Estate,		65,725 00
on Personal Security,		15,550 00
to Counties, Cities and Towns,		8,400 00
Expense Account,		21 00
Interest,		376 66
Cash on hand,		2,090 62
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	\$145,241 65	\$145,241 65

Number of Depositors, 1,478

Rate of ordinary dividends for the last year, 6 per cent.

No extra dividends have been made.

Largest amount invested in the stock of any one bank, \$9,470 00

Average annual expenses, 1,200 00

CAMBRIDGE SAVINGS BANK—CAMBRIDGE.

[October 26.]

JOHN B. DANA, *President.**Treasurer,* JAMES M. THURSTON.

Deposits,	\$1,796,300 25	
Profits,	11,677 05	
Public Funds,		\$113,916 67
Bank Stock,		180,834 21
Railroad Bonds,		20,700 00
Loans on Public Funds,		2,700 00
on Real Estate,		1,298,961 00
on Personal Security,		129,440 00
Cash on hand,		61,425 42
	<hr/>	<hr/>
	\$1,807,977 30	\$1,807,977 30

Number of Depositors, 4,902

Rate of ordinary dividends for the last year, 6½ per cent.

No extra dividends.

Largest amount invested in the stock of any one bank, \$18,646 62

Average annual expenses, 5,000 00

CAMBRIDGEPORT SAVINGS BANK—CAMBRIDGE.

[November 3.]

BENJ. TILTON, *President*.*Treasurer*, EDWIN HYDE.

Deposits,	\$1,902,702 77	
Interest,	36,536 63	
Bank Stock,		\$129,879 45
Loans on Real Estate,		1,416,951 06
on Personal Security,		120,800 00
to Counties, Cities and Towns,		100,000 00
to Banks, on interest,		168,000 00
Expense Account,		871 00
Cash on hand,		2,737 89
	<hr/>	<hr/>
	\$1,939,239 40	\$1,939,239 40

Number of Depositors,	5,887
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$30,691 87
Average annual expenses,	4,000 00

CANTON INSTITUTION FOR SAVINGS—CANTON.

[November 22.]

CHAS. H. FRENCH, *President*.*Treasurer*, F. W. DEANE.

Deposits,	\$307,337 16	
Profits,	11,619 24	
Public Funds,		\$10,000 00
Bank Stock,		31,897 62
Railroad Bonds,		27,000 00
Real Estate,		4,131 50
Loans on Bank Stock,		9,000 00
on Real Estate,		188,985 00
on Personal Security,		42,500 00
Cash on hand,		5,442 28
	<hr/>	<hr/>
	\$318,956 40	\$318,956 40

Number of Depositors,	1,209
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in	April, 1870.
Extra dividends are made once in	Five years.
Average annual expenses,	\$750 00

CAPE ANN SAVINGS BANK—GLOUCESTER.

GORHAM P. LOW, *President.**Treasurer,* GEO. J. MARSH.

Deposits,	\$1,164,973 91	
Profits,	36,371 79	
Public Funds,		\$55,000 00
Bank Stock,		197,292 27
Railroad Bonds,		41,654 43
Real Estate,		8,000 00
Loans on Public Funds,		1,400 00
on Real Estate,		545,219 00
on Personal Security,		121,125 00
to Counties, Cities and Towns,		212,892 92
Cash on hand,		18,762 08
	\$1,201,345 70	\$1,201,345 70

Number of Depositors,	3,987
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in	April, 1871.
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$21,461 50
Average annual expenses,	3,300 00

CAPE COD FIVE CENTS SAVINGS BANK—HARWICH.

[December 10.]

JOSIAH HARDY, *President.**Treasurer,* OBED BROOKS.

Deposits,	\$547,860 72	
Profits,	1,781 36	
Public Funds,		\$708 00
Bank Stock,		28,807 08
Railroad Bonds,		10,000 00
Real Estate,		2,249 30
Loans on Public Funds,		5,000 00
on Real Estate,		67,726 68
on Personal Security,		402,267 75
to Counties, Cities and Towns,		2,000 00
to Banks, on interest,		23,228 44
Suspense Account,		518 67
Cash on hand,		7,136 16
	\$549,642 08	\$549,642 08

Number of Depositors,	2,545
Rate of ordinary dividends for the last year,	6½ per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$15,805 25
Average annual expenses	1,600 00

CENTRAL SAVINGS BANK—LOWELL.

[November 18.]

O. H. MOULTON, *President.**Treasurer,* S. A. CHASE.

Deposits,	\$1,093,215 70	
Profits,	1,578 29	
Interest,	8,551 42	
Bank Stock,		\$187,997 87
Real Estate,		51,500 00
Loans on Bank Stock,		16,900 00
on Real Estate,		728,825 00
on Personal Security,		56,127 60
to Counties, Cities and Towns,		23,000 00
to Banks, on interest,		37,968 17
Expense Account,		214 09
Cash on hand,		812 68
	\$1,103,345 41	\$1,103,345 41

Number of Depositors,	2,910
Rate of ordinary dividends for the last year,	5 per cent.
Last dividend of reserved profits, in	1874.
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	\$20,000 00
Average annual expenses,	3,700 00

CHARLESTOWN FIVE CENTS SAVINGS BANK—BOSTON.

[November 2.]

P. J. STONE, *President.**Treasurer,* AMOS STONE.

Deposits,	\$3,085,330 08	
Profits,	67,468 68	
Bank Stock,		\$572,478 50
Railroad Bonds,		179,000 00
Real Estate,		98,416 06
Loans on Public Funds,		3,000 00
on Bank Stock,		29,500 00
on Real Estate,		2,192,086 35
on Personal Security,		51,500 00
to Counties, Cities and Towns,		20,000 00
Cash on hand,		6,817 85
	\$3,152,798 76	\$3,152,798 76

Number of Depositors,	9,009
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in	April, 1874.
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	\$45,900 00
Average annual expenses.	5,000 00

CHELSEA SAVINGS BANK—CHELSEA.

[October 21.]

JOHN H. OSGOOD, *President.**Treasurer, J. F. FELLOWS.*

Deposits,	\$1,058,434 50	
Profits,	40,215 73	
Public Funds,		\$121,356 25
Bank Stock,		72,458 31
Real Estate,		15,925 25
Loans on Real Estate,		779,526 20
on Personal Security,		16,000 00
to Counties, Cities and Towns,		46,000 00
Cash on hand,		47,384 22
	<hr/>	<hr/>
	\$1,098,650 23	\$1,098,650 23

Number of Depositors,	5,216
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in	August, 1874.
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$10,988 25
Average annual expenses,	4,500 00

CHICOPEE SAVINGS BANK—CHICOPEE.

[December 30.]

GEO. D. ROBINSON, *President.**Treasurer, H. H. HARRIS.*

Deposits,	\$454,319 41	
Profits,	8,971 16	
Public Funds,		\$15,000 00
Bank Stock,		11,075 00
Loans on Real Estate,		383,214 50
on Personal Security,		26,070 00
on Railroad Stock,		1,250 00
to Counties, Cities and Towns,		8,900 00
to Banks, on interest,		5,000 00
Cash on hand,		12,781 07
	<hr/>	<hr/>
	\$463,290 57	\$463,290 57

Number of Depositors,	1,332
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in	1869.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	\$5,000 00
Average annual expenses,	2,000 00

CHICOPEE FALLS SAVINGS BANK—CHICOPEE FALLS.

[December 30.]

J. W. OSGOOD, *President*.*Treasurer*, A. C. CHAPIN.

Deposits,	\$5,553 70	
Interest,	9 50	
Loans on Bank Stock,		\$1,000 00
on Real Estate,		1,500 00
on Personal Security,		875 00
Expense Account,		181 07
Cash on hand,		2,007 13
	<hr/>	<hr/>
	\$5,563 20	\$5,563 20

Number of Depositors,	92
Rate of ordinary dividends for the last year,	6 per cent.
Extra dividends are made once in	Five years.
Average annual expenses,	No expense.

CITIZENS' SAVINGS BANK—FALL RIVER.

[December 31.]

JOSEPH OSBORN, *President*.*Treasurer*, E. E. HATHAWAY.

Deposits,	\$1,807,679 93	
Profits,	132,676 79	
Bills Payable,	16,783 15	
Bank Stock,		\$285,891 50
Loans on Real Estate,		649,690 00
on Personal Security,		1,001,076 25
Expense Account,		142 50
Dividends Paid,		18,888 86
Cash on hand,		1,450 76
	<hr/>	<hr/>
	\$1,957,139 87	\$1,957,139 87

Number of Depositors,	2,889
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	\$80,000 00
Average annual expenses,	3,065 81

CITY FIVE CENTS SAVINGS BANK—HAVERHILL.

[December 1.]

W. R. WHITTIER, *President*.*Treasurer*, E. G. WOOD.

Deposits,	\$943,088 49	
Interest,	22,081 87	
Public Funds,		\$71,192 05
Bank Stock,		43,611 08
Railroad Bonds,		68,138 33
Unsettled Insurance,		3,952 00
Loans on Public Funds,		2,750 00
on Bank Stock,		8,500 00
on Real Estate,		642,283 19
on Personal Security,		55,291 39
to Counties, Cities and Towns,		26,000 00
to Banks, on interest,		20,000 00
Expense Account,		573 98
Cash on hand,		22,878 34
	\$965,170 36	\$965,170 36

Number of Depositors,	4,355
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in	1874.
Largest amount invested in the stock of any one bank,	\$21,588 71
Average annual expenses,	2,500 00

CITY INSTITUTION FOR SAVINGS—LOWELL.

[April 23.]

NATHANIEL ALLEN, *President*.*Treasurer*, JOHN A. BUTTRICK.

Deposits,	\$3,393,229 49	
Interest,	220,083 06	
Bank Stock,		\$636,153 00
Railroad Bonds,		236,000 00
Loans on Bank Stock,		22,600 00
on Real Estate,		1,585,540 00
on Personal Security,		416,600 00
to Counties, Cities and Towns,		604,400 00
to Banks, on interest,		91,908 40
Suspense Account,		17,906 57
Cash on hand,		2,204 58
	\$3,613,312 55	\$3,613,312 55

Number of Depositors,	8,439
Rate of ordinary dividends for the last year,	5 per cent.
Last dividend of reserved profits, in	Jan., 1873.
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$50,700 00
Average annual expenses,	7,245 79

CLINTON SAVINGS BANK—CLINTON.

FRANKLIN FORBES, *President.**Treasurer, C. L. S. HAMMOND.*

Deposits,	\$712,355 49	
Profits,	14,038 52	
Public Funds,		\$97,000 00
Bank Stock,		84,062 50
Loans on Public Funds,		1,700 00
on Bank Stock,		23,100 00
on Real Estate,		310,032 58
on Personal Security,		151,203 86
to Counties, Cities and Towns,		8,000 00
Cash on hand,		51,295 07
	\$726,394 01	\$726,394 01

Number of Depositors,	2,347
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$25,100 00
Average annual expenses,	2,200 00

COHASSET SAVINGS BANK—COHASSET.

[August 26.]

MARTIN LINCOLN, *President.**Treasurer, L. N. BATES.*

Deposits,	\$390,618 76	
Profits,	3,491 80	
Bank Stock,		\$58,700 00
Railroad Bonds,		40,000 00
Loans on Real Estate,		277,450 00
to Counties, Cities and Towns,		11,000 00
Cash on hand,		6,960 56
	\$394,110 56	\$394,110 56

Number of Depositors,	985
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in	Jan., 1872.
Extra dividends are made once in	Five years.
Average annual expenses,	\$1,253 10

CROCKER INSTITUTION FOR SAVINGS—TURNER'S FALLS.

[November 9.]

ALVAH CROCKER, *President.**Treasurer, R. H. OAKMAN.*

Deposits,	\$70,421 42	
Profits,	343 72	
Bank Stock,		\$2,500 00
Loans on Bank Stock,		2,130 00
on Real Estate,		40,700 00
on Personal Security,		9,525 00
to Counties, Cities and Towns,		11,000 00
Expense Account,		4 75
Cash on hand,		4,905 39
	<hr/>	<hr/>
	\$70,765 14	\$70,765 14

Number of Depositors, 445

Rate of ordinary dividends for the last year, 6 per cent.

No extra dividends.

Largest amount invested in the stock of any one bank, \$2,500 00

Average annual expenses, 85 00

DANVERS SAVINGS BANK—DANVERS.

[November 18.]

RUFUS PUTNAM, *President.**Treasurer, WM. L. WESTON.*

Deposits,	\$1,021,101 69	
Profits,	21,337 32	
Bills Payable,	1,259 21	
Public Funds,		\$17,500 00
Bank Stock,		142,847 25
Loans on Public Funds,		4,900 00
on Bank Stock,		29,565 00
on Real Estate,		562,241 13
on Personal Security,		243,939 00
to Counties, Cities and Towns,		34,155 00
to Banks, on interest,		8,432 34
Expense Account,		2,350 00
Cash on hand,		9,500 00
	<hr/>	<hr/>
	\$1,043,698 22	\$1,043,698 22

Number of Depositors, 2,906

Rate of ordinary dividends for the last year, 6½ per cent.

No extra dividends.

Largest amount invested in the stock of any one bank, \$18,000 00

Average annual expenses, 2,000 00

DEDHAM SAVINGS BANK—DEDHAM.

[July 23.]

THOMAS BARROWS, *President*.*Treasurer*, CALVIN GUILD.

Deposits,	\$1,145,235 85	
Profits,	35,087 83	
Public Funds,		\$128,039 50
Bank Stock,		45,522 25
Railroad Bonds,		65,076 25
Loans on Public Funds,		900 00
on Bank Stock,		2,300 00
on Real Estate,		854,335 00
on Personal Security,		19,053 00
on Railroad Stock,		10,025 00
to Counties, Cities and Towns,		16,850 00
to Banks, on interest,		36,138 39
Cash on hand,		2,084 29
	\$1,180,323 68	\$1,180,323 68

Number of Depositors,	3,541
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in	May, 1871.
Extra dividends are made once in	Five years.

DORCHESTER SAVINGS BANK—DORCHESTER.

[December 10.]

WILLIAM POPE, *President*.*Treasurer*, J. FRANK POPE.

Deposits,	\$581,224 53	
Suspense Account,	39 19	
Public Funds,		\$19,436 00
Bank Stock,		48,961 50
Railroad Bonds,		33,235 50
Real Estate,		6,000 00
Loans on Real Estate,		367,840 27
on Personal Security,		92,644 88
to Banks, on interest,		8,885 67
Accrued interest,		2,412 08
Cash on hand,		1,847 82
	\$581,263 72	\$581,263 72

Number of Depositors,	1,805
Rate of ordinary dividends for the last year,	6 per cent.
Largest amount invested in the stock of any one bank,	\$5,492 25
Average annual expenses,	2,500 00

EAST ABINGTON SAVINGS BANK—ROCKLAND.

[December 27.]

RICHMOND LANE, *President.**Treasurer,* WM. B. STUDLEY.

Deposits,	\$338,996 47	
Interest,	5,512 97	
Suspense Account,	873 13	
Bank Stock,		\$68,728 35
Railroad Bonds,		2,049 00
Loans on Public Funds,		860 00
on Bank Stock,		3,025 00
on Real Estate,		235,065 62
on Personal Security,		29,497 88
to Banks, on interest,		2,497 27
Expense Account,		1,606 17
Cash on hand,		2,053 28
	\$345,382 57	\$345,382 57

Number of Depositors,	1,221
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in	July, 1873.
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$11,644 25
Average annual expenses,	700 00

EAST BOSTON SAVINGS BANK—BOSTON.

[March 16.]

P. M. CRANE, *President.**Treasurer,* ALBERT BOWKER.

Deposits,	\$2,341,023 79	
Profits,	31,164 30	
Interest,	8,508 80	
Bank Stock,		\$529,523 51
Railroad Bonds,		8,525 00
Real Estate,		28,209 77
Loans on Public Funds,		8,175 00
on Bank Stock,		43,440 00
on Real Estate,		1,496,185 00
on Personal Security,		224,450 00
to Banks, on interest,		20,000 00
Suspense Account,		908 69
Expense Account,		548 38
Cash on hand,		20,731 54
	\$2,380,696 89	\$2,380,696 89

Number of Depositors,	8,137
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$32,018 38
Average annual expenses,	6,137 00

EAST BRIDGEWATER SAVINGS BANK—EAST BRIDGEWATER.

[October 12.]

HENRY HOBART, *President.**Treasurer,* ISAAC N. NUTTER.

Deposits,	\$90,259 42	
Profits,	2,509 83	
Public Funds,		\$7,803 40
Bank Stock,		11,311 75
Railroad Bonds,		7,052 50
Loans on Real Estate,		40,798 67
on Personal Security,		19,748 28
to Banks, on interest,		5,355 49
Expense Account,		105 37
Safe,		370 00
Cash on hand,		223 79
	\$92,769 25	\$92,769 25

Number of Depositors,	463
Rate of ordinary dividends for the last year,	6 per cent.
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$2,317 50
Average annual expenses,	300 00

EAST CAMBRIDGE FIVE CENTS SAVINGS BANK—EAST CAMBRIDGE.

[October 21.]

GEO. STEVENS, *President.**Treasurer,* SAMUEL SLOCOMB.

Deposits,	\$867,863 03	
Profits,	29,882 11	
Interest,	34,505 29	
Bank Stock,		\$106,154 00
Railroad Bonds,		68,000 00
Real Estate,		10,000 00
Loans on Real Estate,		659,575 00
on Personal Security,		7,800 00
to Counties, Cities and Towns,		61,000 00
to Banks, on interest,		12,587 95
Expense Account,		5,978 32
Cash on hand,		1,155 16
	\$932,250 43	\$932,250 43

Number of Depositors,	3,413
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in	October, 1875.
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	\$9,000 00
Average annual expenses,	1,800 00

EASTHAMPTON SAVINGS BANK—EASTHAMPTON.

[December 30.]

E. H. SAWYER, *President*.*Treasurer*, C. E. WILLIAMS.

Deposits,	\$163,202 87	
Profits,	3,295 44	
Bank Stock,		\$28,272 25
Loans on Public Funds,		2,600 00
on Bank Stock,		6,000 00
on Real Estate,		91,325 00
on Personal Security,		34,075 00
State Tax,		581 40
Expense Account,		109 80
Cash on hand,		3,534 86
	\$166,498 31	\$166,498 31

Number of Depositors,	716
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in	July, 1873.
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	\$8,972 00
Average annual expenses,	500 00

EAST WEYMOUTH FIVE CENTS SAVINGS BANK—EAST WEYMOUTH.

[October 1.]

JOHN P. LOVELL, *President*.*Treasurer*, NATHAN CANTERBURY.

Deposits,	\$53,335 91	
Profits,	2,337 37	
Bills Payable,	65 00	
Bank Stock,		\$2,000 00
Loans on Real Estate,		43,225 00
on Personal Security,		1,100 00
to Counties, Cities and Towns,		4,500 00
Accrued Interest,		1,376 00
Cash on hand,		3,537 28
	\$55,738 28	\$55,738 28

Number of Depositors,	333
Rate of ordinary dividends for the last year,	6 per cent.
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$2,000 00
Average annual expenses,	150 00

ELIOT FIVE CENTS SAVINGS BANK—BOSTON.

[March 10.]

WM. C. APPLETON, *President*.*Treasurer*, GEO. C. LEACH.

Deposits,	\$1,124,115 82	
Profits,	7,270 74	
Interest,	8,573 45	
Suspense Account,	47 30	
Public Funds,		\$113,000 00
Bank Stock,		55,400 00
Railroad Bonds,		45,000 00
Loans on Public Funds,		45,600 00
on Bank Stock,		200 00
on Real Estate,		735,050 00
on Personal Security,		139,200 00
Expense Account,		2,059 72
Cash on hand,		4,497 59
	<hr/>	<hr/>
	\$1,140,007 31	\$1,140,007 31

Number of Depositors,	4,938
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in	April, 1874.
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$13,000 00
Average annual expenses,	4,666 37

EMIGRANT SAVINGS BANK—BOSTON.

[March 12.]

CHARLES F. DONNELLY, *President*.*Treasurer*, JAMES HAVEY.

Deposits,	\$2,651,996 24	
Interest,	15,432 22	
Public Funds,		\$216,725 12
Bank Stock,		67,265 88
Railroad Bonds,		225,000 00
Real Estate,		291,498 57
Loans on Public Funds,		1,000 00
on Real Estate,		1,652,468 71
on Personal Security,		109,500 00
Profit and Loss,		3,075 41
Suspense Account,		1,185 05
Fixtures,		13,808 25
Expense Account,		11,639 34
Cash on hand,		74,262 13
	<hr/>	<hr/>
	\$2,667,428 46	\$2,667,428 46

Number of Depositors,	9,596
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$22,507 38
Average annual expenses,	12,000 00

ESSEX SAVINGS BANK—LAWRENCE.

[November 23.]

GEO. D. CABOT, *President*.*Treasurer*, JAMES H. EATON.

Deposits,	\$3,159,225 35	
Profits,	81,169 35	
Suspense Account,	1,169 33	
Public Funds,		\$150,000 00
Bank Stock,		307,750 00
Railroad Bonds,		401,500 00
Real Estate,		17,000 00
Loans on Real Estate,		1,938,662 10
on Personal Security,		235,742 34
to Counties, Cities and Towns,		57,000 00
to Banks, on interest,		119,154 13
Expense Account,		1,050 00
Cash on hand,		13,705 46
	\$3,241,564 03	\$3,241,564 03

Number of Depositors,	9,011
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, on	Oct. 1, 1872.
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$30,000 00
Average annual expenses,	6,000 00

FAIRHAVEN INSTITUTION FOR SAVINGS—FAIRHAVEN.

[December 31.]

J. F. TERRY, *President*.*Treasurer*, CHARLES DREW.

Deposits,	\$1,013,950 30	
Profits,	37,734 11	
Public Funds,		\$84,500 00
Bank Stock,		264,640 00
Railroad Bonds,		20,000 00
Real Estate,		12,416 48
Loans on Public Funds,		600 00
on Bank Stock,		10,421 22
on Real Estate,		230,032 50
on Personal Security,		387,349 98
to Counties, Cities and Towns,		28,000 00
Expense Account,		488 31
Cash on hand,		13,235 92
	\$1,051,684 41	\$1,051,684 41

Number of Depositors,	1,727
Rate of ordinary dividends for the last year,	6½ per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$40,240 00
Average annual expenses,	2,486 00

FALL RIVER FIVE CENTS SAVINGS BANK—FALL RIVER.

[December 30.]

S. ANGIER CHACE, *President*.*Treasurer*, CHAS. J. HOLMES.

Deposits,	\$1,430,848 56	
Profits,	56,331 72	
Public Funds,		\$100,000 00
Bank Stock,		179,700 00
Railroad Bonds,		70,000 00
Loans on Real Estate,		410,324 00
on Personal Security,		719,950 00
Expense Account,		402 99
Cash on hand,		6,803 29
	<hr/>	<hr/>
	\$1,487,180 28	\$1,487,180 28

Number of Depositors,	5,764
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$30,000 00
Average annual expenses,	3,750 00

FALL RIVER SAVINGS BANK—FALL RIVER.

[December 31.]

J. B. FRENCH, *President*.*Treasurer*, J. F. LINDSEY.

Deposits,	\$5,807,534 36	
Interest,	262,579 59	
Public Funds,		\$240,000 00
Bank Stock,		683,600 00
Real Estate,		50,000 00
Loans on Real Estate,		1,942,910 00
on Personal Security,		3,021,913 00
to Counties, Cities and Towns,		105,000 00
Cash on hand,		26,690 95
	<hr/>	<hr/>
	\$6,070,113 95	\$6,070,113 95

Number of Depositors,	11,562
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$75,600 00
Average annual expenses,	9,000 00

FITCHBURG SAVINGS BANK—FITCHBURG.

[April 16.]

NATHANIEL WOOD, *President.**Treasurer, C. J. BILLINGS.*

Deposits,	\$2,310,452 51	
Interest,	41,701 32	
Suspense Account,	98 23	
Rent Account,	6,808 07	
Public Funds,		\$171,000 00
Bank Stock,		234,200 00
Railroad Bonds,		2,700 00
Real Estate,		187,000 00
Loans on Public Funds,		18,800 00
on Bank Stock,		26,000 00
on Real Estate,		1,063,226 00
on Personal Security,		789,832 00
on Railroad Stock,		6,822 00
to Counties, Cities and Towns,		217,347 50
Expense Account,		1,756 88
Cash on hand,		40,375 75
	<hr/>	<hr/>
	\$2,759,060 13	\$2,759,060 13

Number of Depositors,	7,069
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in	1871.
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$22,800 00
Average annual expenses,	4,000 00

FLORENCE SAVINGS BANK—FLORENCE.

[December 30.]

A. F. LILLY, *President.**Treasurer, H. H. BOND.*

Deposits,	\$60,894 69	
Interest,	534 27	
Loans on Real Estate,		\$38,596 06
on Personal Security,		22,516 89
Expense Account and Taxes,		298 98
Cash on hand,		17 03
	<hr/>	<hr/>
	\$61,428 96	\$61,428 91

Number of Depositors,	522
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in	April, 1875.
Extra dividends are made once in	Two years.
Average annual expenses,	357 41

FOXBOROUGH SAVINGS BANK—FOXBOROUGH.

[January 5.]

OTIS CARY, *President*.*Treasurer*, JAMES F. LEONARD.

Deposits,	\$217,471 49	
Interest,	2,602 55	
Public Funds,		\$9,300 00
Bank Stock,		5,500 00
Loans on Real Estate,		165,415 00
on Personal Security,		21,095 00
to Counties, Cities and Towns,		18,500 00
Cash on hand,		264 04
	<hr/> \$220,074 04	<hr/> \$220,074 04

Number of Depositors,	900
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in	May, 1871.
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$1,500 00
Average annual expenses,	500 00

FRAMINGHAM SAVINGS BANK—FRAMINGHAM.

[July 20.]

GEORGE PHIPPS, *President*.*Treasurer*, C. S. ADAMS.

Deposits,	\$1,051,284 68	
Profits,	35,783 12	
Bills Payable,	10,000 00	
Public Funds,		\$20,100 00
Bank Stock,		112,000 00
Railroad Bonds,		25,000 00
Loans on Public Funds,		140 00
on Bank Stock,		2,700 00
on Real Estate,		874,009 93
on Personal Security,		30,785 00
on Railroad Stock,		2,000 00
to Counties, Cities and Towns,		6,000 00
Expense Account,		2,859 69
Vaults, Safes, &c.,		2,000 00
Cash on hand,		19,473 18
	<hr/> \$1,097,067 80	<hr/> \$1,097,067 80

Number of Depositors,	4,049
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Average annual expenses,	\$3,000 00

FRANKLIN SAVINGS BANK—BOSTON.

[March 19.]

OSMYN BREWSTER, *President.**Treasurer,* HENRY WHITEMORE.

Deposits,	\$4,299,168 59	
Profits,	35,420 04	
Interest,	25,281 37	
Public Funds,		\$399,289 17
Bank Stock,		113,503 33
Railroad Bonds,		9,737 50
Loans on Public Funds,		1,100 00
on Bank Stock,		18,800 00
on Real Estate,		2,883,045 44
on Personal Security,		807,807 50
on Railroad Stock,		3,400 00
to Banks, on interest,		67,141 21
Interest accrued,		51,741 76
Expense Account,		938 73
Cash on hand,		3,365 36
	\$4,359,870 00	\$4,359,870 00

Number of Depositors,	9,710
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in	Aug., 1873.
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	\$49,417 75
Average annual expenses,	14,196 66

FRANKLIN INSTITUTION FOR SAVINGS—GREENFIELD.

[September 3.]

S. O. LAMB, *President.**Treasurer,* WM. HENRY ALLEN.

Deposits,	\$2,998,411 09	
Profits,	55,603 77	
Public Funds,		\$152,300 00
Bank Stock,		71,400 00
Railroad Bonds,		186,000 00
Real Estate,		722 23
Loans on Public Funds,		7,785 00
on Bank Stock,		64,250 00
on Real Estate,		1,090,950 12
on Personal Security,		433,692 68
to Counties, Cities and Towns,		505,224 60
to Banks, on interest,		232,042 39
Interest due,		8,340 79
Cash on hand,		1,307 05
	\$3,054,014 86	\$3,054,014 86

Number of Depositors,	7,401
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in	Jan., 1872.
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$20,400 00
Average annual expenses,	4,652 49

GARDNER SAVINGS BANK—GARDNER.

[September 1.]

CHAS. HEYWOOD, *President*.*Treasurer*, JOHN D. EDGELL.

Deposits,	\$558,663 13	
Profits,	2,413 55	
Bank Stock,		\$33,952 75
Railroad Bonds,		8,560 00
Loans on Collaterals,		5,933 44
on Bank Stock,		10,800 00
on Real Estate,		261,162 66
on Personal Security,		99,379 20
to Counties, Cities and Towns,		125,063 21
to School Districts,		9,100 00
Expense Account,		31 82
Cash on hand,		7,093 60
	\$561,076 68	\$561,076 68

Number of Depositors, 1,736

Rate of ordinary dividends for the last year, 6 per cent.

No extra dividends.

Largest amount invested in the stock of any one bank, \$10,000 00

Average annual expenses, 363 35

GEORGETOWN SAVINGS BANK—GEORGETOWN.

[November 30.]

A. P. JONES, *President*.*Treasurer*, WM. H. HARRIMAN.

Deposits,	\$102,947 06	
Profits,	336 13	
Suspense Account,	2,000 00	
Bank Stock,		\$20,211 75
Loans on Real Estate,		66,996 65
on Personal Security,		12,265 00
Expense Account,		247 50
Cash on hand,		5,562 29
	\$105,283 19	\$105,283 19

Number of Depositors, 448

Rate of ordinary dividends for the last year, 6½ per cent.

Largest amount invested in the stock of any one bank, \$3,000 00

Average annual expenses, 225 00

GRAFTON SAVINGS BANK—GRAFTON.

[December 30.]

ABRAM M. BIGELOW, *President*.*Treasurer*, HENRY F. WING.

Deposits,	\$114,939 46	
Interest,	7,050 39	
Bank Stock,		\$37,434 74
Loans on Real Estate,		61,985 00
on Personal Security,		6,450 00
to Counties, Cities and Towns,		10,000 00
Expense Account,		419 40
Cash on hand,		5,700 71
	\$121,989 85	\$121,989 85

Number of Depositors,	425
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$6,310 00
Average annual expenses,	None.

GREENFIELD SAVINGS BANK—GREENFIELD.

[September 3.]

JOHN SANDERSON, *President*.*Treasurer*, HENRY K. SIMONS.

Deposits,	\$922,501 12	
Profits,	1,618 47	
Bank Stock,		\$153,637 30
Railroad Bonds,		20,000 00
Loans on Bank Stock,		11,550 00
on Real Estate,		434,568 82
on Personal Security,		188,250 29
to Counties, Cities and Towns,		9,410 00
to Banks, on interest,		15,000 00
Bank Stock Tax,		46 34
Expense Account,		1,103 98
Taxes,		3,077 73
Cash on hand,		87,475 13
	\$924,119 59	\$924,119 59

Number of Depositors,	3,292
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$25,930 40
Average annual expenses,	1,400 00

GREAT BARRINGTON SAVINGS BANK—GREAT BARRINGTON.

[November 10.]

E. HOLLISTER, *President.**Treasurer,* WM. H. PARKS.

Deposits,	\$492,646 31	
Profits,	4,601 19	
Bank Stock,		\$94,279 70
Loans on Public Funds,		3,350 00
on Bank Stock,		4,201 34
on Real Estate,		261,209 40
on Personal Security,		110,678 69
on Railroad Stock,		600 00
to Counties, Cities and Towns,		12,500 00
Expense Account,		1,223 86
Tax Account,		1,728 85
Cash on hand,		7,475 66
	<hr/>	<hr/>
	\$497,247 50	\$497,247 50

Number of Depositors,	1,798
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$15,341 63
Average annual expenses,	2,000 00

GROVELAND SAVINGS BANK—GROVELAND.

[December 1.]

MOSES FOSTER, *President.**Treasurer,* N. H. GRIFFITH.

Deposits,	\$41,360 74	
Profits,	327 47	
Bank Stock,		\$3,029 00
Loans on Real Estate,		28,800 00
on Personal Security,		536 00
to Counties, Cities and Towns,		6,950 00
Cash on hand,		2,373 21
	<hr/>	<hr/>
	\$41,688 21	\$41,688 21

Number of Depositors,	162
Rate of ordinary dividends for the last year,	6 per cent.
Largest amount invested in the stock of any one bank,	\$2,211 00
Average annual expenses,	45 00

HAMPDEN SAVINGS BANK—SPRINGFIELD.

[December 31.]

E. TRASK, *President*.*Treasurer*, P. S. BAILEY.

Deposits,	\$1,718,037 06	
Profits,	22,952 65	
Public Funds,		\$100,000 00
Bank Stock,		195,090 00
Railroad Bonds,		23,000 00
Taxes Paid,		6,281 64
Loans on Public Funds,		4,900 00
on Bank Stock,		17,050 00
on Real Estate,		1,046,449 00
on Personal Security,		292,125 00
on Railroad Stock,		8,500 00
to Counties, Cities and Towns,		10,000 00
to Banks, on interest,		20,000 00
Expense Account,		2,310 54
Cash on hand,		15,283 53
	<hr/>	<hr/>
	\$1,740,989 71	\$1,740,989 71

Number of Depositors,	3,830
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in	1871.
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	\$47,966 00
Average annual expenses,	5,000 00

HAMPSHIRE SAVINGS BANK—NORTHAMPTON.

[December 30.]

LUTHER BODMAN, *President*.*Treasurer*, LEWIS WARNER.

Deposits,	\$441,473 85	
Profits,	2,465 97	
Bank Stock,		\$199,404 92
Loans on Bank Stock,		15,000 00
on Real Estate,		193,482 51
on Personal Security,		25,935 58
to Counties, Cities and Towns,		6,550 00
Expense Account,		22 00
Cash on hand,		3,544 81
	<hr/>	<hr/>
	\$443,939 82	\$443,939 82

Number of Depositors,	1,457
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in	May, 1875.
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	\$40,363 00
Average annual expenses,	1,250 00

HAVERHILL SAVINGS BANK—HAVERHILL.

[December 1.]

JOHN A. APPLETON, *President.**Treasurer, A. B. JAQUES.*

Deposits,	\$2,628,384 88	
Profits,	23,516 16	
Public Funds,		\$800,600 00
Bank Stock,		499,650 00
Railroad Bonds,		60,000 00
Loans on Public Funds,		5,450 00
on Bank Stock,		20,300 00
on Real Estate,		1,179,950 00
on Personal Security,		14,950 00
to Counties, Cities and Towns,		60,000 00
Expense Account,		262 50
Cash on hand,		10,738 54
	\$2,651,901 04	\$2,651,901 04

Number of Depositors,	7,255
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$37,500 00
Average annual expenses,	4,000 00

HAYDENVILLE SAVINGS BANK—HAYDENVILLE.

[December 30.]

JOEL HAYDEN, *President.**Treasurer, B. S. JOHNSON.*

Deposits,	\$208,715 33	
Profits,	1,281 55	
Interest,	7,003 80	
Loans on Real Estate,		\$88,350 00
on Personal Security,		119,839 85
to Counties, Cities and Towns,		3,600 00
to Banks, on interest,		3,352 84
Expense Account,		1,083 10
Cash on hand,		774 89
	\$217,000 68	\$217,000 68

Number of Depositors,	799
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in	1874.
Extra dividends are made once in	Three years.
Average annual expenses,	\$1,000 00

HINGHAM INSTITUTION FOR SAVINGS—HINGHAM.

[August 16.]

DANIEL BASSETT, *President.**Treasurer,* HENRY C. HARDING.

Deposits,	\$1,567,053 29	
Public Funds,		\$100,000 00
Bank Stock,		143,100 00
Railroad Bonds,		45,000 00
Real Estate,		2,850 00
Loans on Public Funds,		1,000 00
on Bank Stock,		600 00
on Real Estate,		1,120,845 13
on Personal Security,		92,860 00
on Railroad Stock,		1,200 00
to Counties, Cities and Towns,		14,000 00
to Banks, on interest,		15,650 38
Profit and Loss,		1,257 71
Cash on hand,		28,690 07
	<hr/> \$1,567,053 29	<hr/> \$1,567,053 29
Number of Depositors,		3,770
Rate of ordinary dividends for the last year,		6 per cent.
Last dividend of reserved profits, in		Jan., 1875.
Extra dividends are made once in		Five years.
Largest amount invested in the stock of any one bank,		\$15,000 00
Average annual expenses,		2,960 00

HOLYOKE SAVINGS BANK—HOLYOKE.

[December 22.]

JOEL RUSSELL, *President.**Treasurer,* R. B. JOHNSON.

Deposits,	\$982,399 40	
Interest,	34,876 89	
Public Funds,		\$45,200 00
Bank Stock,		178,549 17
Furniture and Fixtures,		3,400 00
Loans on Public Funds,		150 00
on Bank Stock,		9,000 00
on Real Estate,		586,514 00
on Personal Security,		140,680 00
Premium Account,		5,323 75
Expense Account,		1,311 16
Cash on hand,		47,148 21
	<hr/> \$1,017,276 29	<hr/> \$1,017,276 29
Number of Depositors,		3,164
Rate of ordinary dividends for the last year,		6½ per cent.
Last dividend of reserved profits, in		1865.
No extra dividends.		
Largest amount invested in the stock of any one bank,		\$32,625 00
Average annual expenses,		2,938 51

HOME SAVINGS BANK—BOSTON.

[October 15.]

HENRY SMITH, *President*.*Treasurer*, E. O. ROCKWOOD.

Deposits,	\$6,798,243 04	
Profits,	13,668 44	
Interest,	38,442 79	
State Tax,	19,000 00	
Bills Payable,	50,000 00	
Public Funds,		\$3,834 50
Bank Stock,		515,109 35
Railroad Bonds,		518,000 00
Real Estate,		21,500 00
Loans on Public Funds,		5,000 00
on Bank Stock,		81,700 00
on Real Estate,		3,702,289 34
on Personal Security,		951,700 00
on Railroad Stock,		19,200 00
to Counties, Cities and Towns,		831,368 17
to Banks, on interest,		82,415 51
Accrued Interest,		144,149 96
Expense Account,		276 59
Suspense Account,		617 37
Cash on hand,		42,193 48
	\$6,919,354 27	\$6,919,354 27
Number of Depositors,		27,295
Rate of ordinary dividends for the last year,		6 per cent.
No extra dividends.		
Largest amount invested in the stock of any one bank,		\$52,896 25
Average annual expenses,		25,000 00

HOOSAC SAVINGS BANK—NORTH ADAMS.

[November 11.]

S. JOHNSON, *President*.*Treasurer*, AUSTIN BOND.

Deposits,	\$181,271 12	
Profits,	4,434 97	
Suspense,		\$657 83
Bank Stock,		13,372 00
Loans on Real Estate,		107,926 00
on Personal Security,		60,002 62
Expense Account,		748 55
Cash on hand,		2,999 09
	\$185,706 09	\$185,706 09
Rate of ordinary dividends for the last year,		6 per cent.
No extra dividends.		
Largest amount invested in the stock of any one bank,		\$10,000 00
Average annual expenses,		1,500 00

HOPKINTON SAVINGS BANK—HOPKINTON.

[December 3.]

L. H. BOWKER, *President.**Treasurer,* WM. E. JENKS.

Deposits,	\$176,004 20	
Profits,	1,204 86	
Bank Stock,		\$58,308 24
Railroad Bonds,		16,020 00
Loans on Bank Stock,		250 00
on Real Estate,		63,634 77
on Personal Security,		14,050 00
to Counties, Cities and Towns,		21,885 00
Expense Account,		7,040 00
Cash on hand,		2,990 65
	\$177,209 06	\$177,209 06

Number of Depositors,	620
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in	1872.
Extra dividends are made once in	Every five years.
Largest amount invested in the stock of any one bank,	\$11,023 74
Average annual expenses,	600 00

HOLLISTON SAVINGS BANK—HOLLISTON.

[December 3.]

ALDEN LELAND, *President.**Treasurer,* ORRIN THOMPSON.

Deposits,	\$203,129 60	
Interest,	2,384 25	
Public Funds,		\$6,600 00
Bank Stock,		16,811 75
Railroad Bonds,		5,150 00
Loans on Public Funds,		400 00
on Bank Stock,		7,600 00
on Real Estate,		109,275 00
on Personal Security,		12,235 00
to Counties, Cities and Towns,		33,500 00
to Banks, on interest,		11,314 49
Cash on hand,		2,487 61
	\$205,513 85	\$205,513 85

Number of Depositors,	746
Rate of ordinary dividends for the last year,	6 per cent.
Largest amount invested in the stock of any one bank,	\$9,203 00
Average annual expenses,	1,200 00

HUDSON SAVINGS BANK—HUDSON.

[April 29.]

FRANCIS BRIGHAM, *President*.*Treasurer*, F. D. BRIGHAM.

Deposits,	\$210,284 11	
Profits,	1,513 30	
Interest,	1,031 98	
Public Funds,		\$4,884 28
Bank Stock,		14,307 00
Railroad Bonds,		7,820 00
Loans on Bank Stock,		4,000 00
on Real Estate,		137,628 95
on Personal Security,		9,250 00
to Counties, Cities and Towns,		28,000 00
to Banks, on interest,		3,269 00
Expense Account,		301 00
Cash on hand,		3,369 16
	\$212,829 39	\$212,829 39

Rate of ordinary dividends for the last year, 6 per cent.

No extra dividends.

Largest amount invested in the stock of any one bank, \$8,201 00

Average annual expenses, 625 90

HYANNIS SAVINGS BANK—HYANNIS.

[December 6.]

F. G. KELLEY, *President*.*Treasurer*, JOSEPH R. HALL.

Deposits,	\$606,875 19	
Profits,	10,972 02	
Public Funds,		\$14,225 00
Bank Stock,		121,237 25
Railroad Bonds,		15,000 00
Real Estate,		10,410 95
Loans on Public Funds,		1,000 00
on Bank Stock,		7,100 00
on Real Estate,		223,978 54
on Personal Security,		217,621 72
on Railroad Stock,		756 00
to Counties, Cities and Towns,		1,000 00
Cash on hand,		5,517 75
	\$617,847 21	\$617,847 21

Number of Depositors, 1,721

Rate of ordinary dividends for the last year, 6 per cent.

Largest amount invested in the stock of any one bank, \$26,473 25

Average annual expenses, 1,952 72

HYDE PARK SAVINGS BANK—HYDE PARK.

[August 9.]

C. F. GERRY, *President*.*Treasurer*, HENRY S. BUNTON.

Deposits,	\$47,601 19	
Interest,	173 06	
Bank Stock,		\$10,323 25
Loans on Real Estate,		26,550 00
to Counties, Cities and Towns,		9,300 00
Furniture, etc.,		930 77
Expense Account,		9 25
Profit and Loss,		202 04
Cash on hand,		458 94
	<hr/>	<hr/>
	\$47,774 25	\$47,774 25

Number of Depositors,	407
Rate of ordinary dividends for the last year,	6 per cent.
Extra dividends are made once in	Five years.
Average annual expenses,	\$450 00

INSTITUTION FOR SAVINGS IN ROXBURY—BOSTON.

[March 10.]

A. D. HODGES, *President*.*Treasurer*, EDWARD RICHARDS.

Deposits,	\$2,525,272 61	
Interest,	101,368 68	
Public Funds,		\$99,329 90
Bank Stock,		188,139 97
Railroad Bonds,		130,000 00
Real Estate,		15,800 00
Loans on Public Funds,		33,000 00
on Bank Stock,		62,850 00
on Real Estate,		1,063,117 97
on Personal Security,		942,730 00
to Counties, Cities and Towns,		33,900 00
Cash on hand,		57,773 45
	<hr/>	<hr/>
	\$2,626,641 29	\$2,626,641 29

Number of Depositors,	7,271
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in	Oct., 1870.
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$58,729 50
Average annual expenses,	8,382 43

INSTITUTION FOR SAVINGS IN NEWBURYPORT—NEWBURYPORT.

[November 13.]

EDWARD S. MOSELY, *President.**Treasurer, R. STONE.*

Deposits,	\$5,026,758 87	
Profits,	31,825 07	
Suspense Account,	503 18	
Public Funds,		\$70,000 00
Bank Stock,		1,011,487 60
Railroad Bonds,		429,600 00
Real Estate,		43,007 04
Loans on Public Funds,		6,500 00
on Bank Stock,		2,900 00
on Real Estate,		1,557,525 07
on Personal Security,		564,942 00
to Counties, Cities and Towns,		1,237,463 00
Accrued Interest Account,		53,021 70
Loans to Banks, on interest,		57,033 80
Expense Account,		13 25
Fifty Associates Stock,		25,000 00
Cash on hand,		593 06
	<hr/>	<hr/>
	\$5,059,087 12	\$5,059,087 12

Number of Depositors,	10,949
Rate of ordinary dividends for the last year,	6½ per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$79,500 00
Average annual expenses,	6,200 00

IPSWICH SAVINGS BANK—IPSWICH.

[September 28.]

JOSEPH ROSS, *President.**Treasurer, THEODORE F. COGSWELL.*

Deposits,	\$82,197 06	
Profits,	858 61	
Public Funds,		\$1,868 84
Bank Stock,		25,515 00
Loans on Real Estate,		44,430 00
on Personal Security,		8,435 00
Expense Account,		5 40
Cash on hand,		2,801 48
	<hr/>	<hr/>
	\$83,055 72	\$83,055 72

Number of Depositors,	542
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$4,194 75
Average annual expenses,	355 57

JAMAICA PLAIN SAVINGS BANK—BOSTON.

[August 11.]

JOHN C. PRATT, *President.*

Treasurer, J. PHILLIPS GEORGE.

Deposits,	\$22,000 45	
Interest,	205 52	
Loans on Real Estate,		\$17,400 00
on Personal Security,		2,000 00
Expense Account,		1,077 52
Cash on hand,		1,728 45
	\$22,205 97	\$22,205 97

Rate of ordinary dividends for the last year,	6 per cent.
Average annual expenses,	No expense.

LANCASTER SAVINGS BANK—LANCASTER.

[October 19.]

C. F. SYMMES, *President.*

Treasurer, W. H. McNEIL.

Deposits,	\$1,042,389 74	
Profits,	49,502 77	
Bank Stock,		\$76,300 00
Railroad Bonds,		31,500 00
Real Estate,		23,315 96
Loans on Public Funds,		1,075 00
on Bank Stock,		2,000 00
on Real Estate,		599,671 27
on Personal Security,		348,722 15
on Railroad Stock,		1,800 00
Cash on hand,		7,508 13
	\$1,091,892 51	\$1,091,892 51

Number of Depositors,	2,522
Rate of ordinary dividends for the last year,	6 per cent.
Largest amount invested in the stock of any one bank,	\$15,000 00
Average annual expenses,	2,500 00

LAWRENCE SAVINGS BANK—LAWRENCE.

[November 23.]

MILTON BONNEY, *President.**Treasurer, W. R. SPAULDING.*

Deposits,	\$429,660 34	
Profits,	21,539 31	
Public Funds,		\$1,000 00
Bank Stock,		57,667 87
Loans on Public Funds,		4,754 17
on Real Estate,		330,963 81
on Personal Security,		30,278 00
Premiums,		10,966 07
Expense Account,		761 56
Cash on hand,		14,808 17
	<hr/>	<hr/>
	\$451,199 65	\$451,199 65

Number of Depositors,	1,630
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$16,100 74
Average annual expenses,	1,800 00

LEE SAVINGS BANK—LEE.

[November 10.]

H. GARFIELD, *President.**Treasurer, J. L. KILBORN.*

Deposits,	\$446,712 24	
Profits,	4,251 72	
Bills Payable,	758 72	
Public Funds,		\$40,000 00
Bank Stock,		53,060 00
Loans on Public Funds,		5,200 00
on Bank Stock,		960 00
on Real Estate,		256,195 32
on Personal Security,		45,589 56
to Counties, Cities and Towns,		50,000 00
Expense Account,		717 80
	<hr/>	<hr/>
	\$451,722 68	\$451,722 68

Number of Depositors,	1,424
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$11,000 00
Average annual expenses,	1,500 00

LEICESTER SAVINGS BANK—LEICESTER.

[December 29.]

CHENEY HATCH, *President.**Treasurer, D. E. MERRIAM.*

Deposits,	\$240,258 61	
Interest,	11,710 72	
Public Funds,		\$67,020 00
Bank Stock,		50,119 12
Railroad Bonds,		3,030 00
Loans on Public Funds,		3,300 00
on Real Estate,		107,850 00
on Personal Security,		15,949 00
to Counties, Cities and Towns,		1,850 00
Expense Account,		1,906 13
Cash on hand,		945 08
	<hr/>	<hr/>
	\$251,969 33	\$251,969 33

Number of Depositors,	525
Rate of ordinary dividends for the last year,	6 per cent.
Largest amount invested in the stock of any one bank,	\$10,467 57
Average annual expenses,	1,000 00

LEOMINSTER SAVINGS BANK—LEOMINSTER.

[September 27.]

LEONARD BURRAGE, *President.**Treasurer, A. L. BURDITT.*

Deposits,	\$480,201 53	
Profits,	10,963 95	
Bank Stock,		\$46,451 00
Loans on Public Funds,		1,450 00
on Bank Stock,		19,000 00
on Real Estate,		330,440 00
on Personal Security,		84,075 00
on Railroad Bonds,		600 00
Cash on hand,		9,149 48
	<hr/>	<hr/>
	\$491,165 48	\$491,165 48

Number of Depositors,	2,699
Rate of ordinary dividends for the last year,	6 per cent.
Largest amount invested in the stock of any one bank,	\$22,102 00
Average annual expenses,	1,300 00

LEXINGTON SAVINGS BANK—LEXINGTON.

[November 19.]

GEO. W. ROBINSON, *President.**Treasurer,* WM. D. PHELPS.

Deposits,	\$111,095 20	
Profits,	3,769 20	
Bills Payable,	3,000 00	
Bank Stock,		\$5,000 00
Loans on Real Estate,		84,900 00
on Personal Security,		22,800 00
Expense Account,		3,007 59
Cash on hand,		2,156 81
	<hr/>	<hr/>
	\$117,864 40	\$117,864 40

Number of Depositors,	488
Rate of ordinary dividends for the last year,	7 per cent.
Last dividend of reserved profits, in	1874.
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	\$5,000 00
Average annual expenses,	751 89

LOWELL FIVE CENTS SAVINGS BANK—LOWELL.

[December 24.]

HORATIO WOOD, *President.**Treasurer,* ARTEMAS S. TYLER.

Deposits,	\$2,866,831 59	
Profits,	24,991 54	
Public Funds,		\$140,000 00
Bank Stock,		458,748 37
Real Estate,		89,996 86
Loans on Public Funds,		2,000 00
on Bank Stock,		13,400 00
on Real Estate,		1,553,962 50
on Personal Security,		347,020 00
on Railroad Stock,		6,400 00
to Counties, Cities and Towns,		174,975 00
to Banks, on interest,		94,837 20
Furniture and Fixtures,		9,036 48
Cash on hand,		1,446 72
	<hr/>	<hr/>
	\$2,891,823 13	\$2,891,823 13

Number of Depositors,	10,932
Rate of ordinary dividends for the last year,	5 per cent.
Last dividend of reserved profits, in	July, 1875.
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	\$34,500 00
Average annual expenses,	8,600 00

LOWELL INSTITUTION FOR SAVINGS—LOWELL.

[November 30.]

THEODORE EDSON, *President.**Treasurer,* GEO. J. CARNEY.

Deposits,	\$2,180,710 04	
Profits,	10,546 26	
Public Funds,		\$75,000 00
Bank Stock,		320,700 00
Real Estate,		20,334 06
Loans on Public Funds,		5,400 00
on Bank Stock,		11,500 00
on Real Estate,		412,300 00
to Counties, Cities and Towns,		1,279,975 00
to Banks, on interest,		66,047 24
	<hr/>	<hr/>
	\$2,191,256 30	\$2,191,256 30

Number of Depositors,	5,358
Rate of ordinary dividends for the last year,	4 per cent.
Last dividend of reserved profits, in	May, 1875.
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	550 shares, Hamilton Bank.
Average annual expenses,	\$5,500 00

LYNN FIVE CENTS SAVINGS BANK—LYNN.

[November 5.]

THOS. B. NEWHALL, *President.**Treasurer,* B. V. FRENCH.

Deposits,	\$1,715,396 07	
Profits,	34,898 07	
Public Funds,		\$50,127 04
Bank Stock,		436,792 97
Railroad Bonds,		49,450 00
Real Estate,		49,003 99
Loans on Bank Stock,		17,700 00
on Real Estate,		783,435 00
on Personal Security,		37,827 47
to Counties, Cities and Towns,		276,558 60
to Banks, on interest,		44,986 06
Expense Account,		1,168 59
Cash on hand,		3,244 42
	<hr/>	<hr/>
	\$1,750,294 14	\$1,750,294 14

Number of Depositors,	8,157
Rate of ordinary dividends for the last year,	6½ per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$72,440 37
Average annual expenses,	5,000 00

LYNN INSTITUTION FOR SAVINGS—LYNN.

[November 5.]

PHILIP A. CHASE, *President.**Treasurer,* D. H. SWEETSER.

Deposits,	\$1,842,644 76	
Profits,	16,024 57	
Public Funds,		\$278,580 00
Bank Stock,		272,578 00
Railroad Bonds,		42,700 00
Real Estate,		63,944 00
Loans on Public Funds,		8,200 00
on other Collaterals,		5,000 00
on Bank Stock,		8,950 00
on Real Estate,		907,098 00
on Personal Security,		55,137 00
to Counties, Cities and Towns,		150,925 00
to Banks, on interest,		63,556 36
Cash on hand,		2,100 97
	<hr/>	<hr/>
	\$1,858,669 33	\$1,858,669 33

Number of Depositors,	5,355
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$48,180 00
Average annual expenses,	4,500 00

MALDEN SAVINGS BANK—MALDEN.

[September 10.]

HENRY BARRETT, *President.**Treasurer,* CHARLES MERRILL.

Deposits,	\$263,227 12	
Profits,	5,020 89	
Public Funds,		\$20,000 00
Bank Stock,		5,900 00
Loans on Real Estate,		197,100 00
on Personal Security,		25,900 00
to Counties, Cities and Towns,		10,000 00
Expense Account,		254 82
Cash on hand,		9,093 19
	<hr/>	<hr/>
	\$268,248 01	\$268,248 01

Number of Depositors,	1,366
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in	1875.
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$5,900 00
Average annual expenses,	1,000 00

MARBLEHEAD SAVINGS BANK—MARBLEHEAD.

[December 2.]

JOHN F. HARRIS, *President*.*Treasurer*, WILLIAM GILLEY.

Deposits,	\$160,580 28	
Profits,	5,466 66	
Bank Stock,		\$27,225 39
Railroad Bonds,		13,737 51
Real Estate,		5,860 89
Loans on Real Estate,		95,100 00
on Personal Security,		13,000 00
to Counties, Cities and Towns,		8,147 83
to Banks, on interest,		2,107 88
Expense Account,		784 44
Cash on hand,		83 00
	<hr/>	<hr/>
	\$166,046 94	\$166,046 94

Number of Depositors,	926
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$3,979 15
Average annual expenses,	800 00

MARLBOROUGH SAVINGS BANK—MARLBOROUGH.

[April 29.]

ELBRIDGE HOWE, *President*.*Treasurer*, EDWD. C. WHITNEY.

Deposits,	\$717,632 75	
Interest,	12,477 47	
Bank Stock,		\$79,875 00
Loans on Real Estate,		504,800 00
on Personal Security,		1,600 00
to Counties, Cities and Towns,		109,100 00
Expense Account,		540 44
Cash on hand,		34,194 78
	<hr/>	<hr/>
	\$730,110 22	\$730,110 22

Number of Depositors,	2,162
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$44,875 00
Average annual expenses,	2,300 00

MECHANICS' SAVINGS BANK—BOSTON.

[September 9.]

NATHL. O. HART, *President*.*Treasurer*, GEO. R. DWELLEY.

Deposits,	\$378,876 77	
Bank Stock,		\$31,201 00
Furniture and Fixtures,		3,607 34
Interest,		2,369 67
Loans on Real Estate,		260,800 00
on Personal Security,		24,000 00
to Banks, on interest,		51,272 96
Expense Account,		3,390 69
Cash on hand,		2,235 11
	\$378,876 77	\$378,876 77

Number of Depositors, 1,486
Rate of ordinary dividends for the last year, 6 per cent.

MECHANICS' SAVINGS BANK—HOLYOKE.

[December 30.]

J. H. NEWTON, *President*.*Treasurer*, C. B. PRESCOTT.

Deposits,	\$232,065 33	
Interest,	490 50	
Bank Stock,		\$19,383 50
Furniture and Fixtures,		1,571 23
Loans on Public Funds,		1,250 00
on Bank Stock,		1,000 00
on Real Estate,		165,750 00
on Personal Security,		39,490 14
Expense Account,		936 38
Cash on hand,		3,174 58
	\$232,555 83	\$232,555 83

Number of Depositors, 925
Rate of ordinary dividends for the last year, 6½ per cent.
No extra dividends.
Largest amount invested in the stock of any one bank, \$8,500 00
Average annual expenses, 1,200 00

MECHANICS' SAVINGS BANK—LOWELL.

[April 21.]

WM. A. BURKE, *President*.*Treasurer*, C. C. HUTCHINSON.

Deposits,	\$2,050,580 22	
Interest,	42,001 93	
Public Funds,		\$78,500 00
Bank Stock,		180,250 00
Real Estate,		98,205 06
Loans on Bank Stock,		26,000 00
on Real Estate,		1,175,542 04
on Personal Security,		392,500 00
on Railroad Stock,		10,000 00
to Counties, Cities and Towns,		35,000 00
to Banks, on interest,		90,923 05
Expense Account,		2,200 06
Cash on hand,		3,461 94
	<u>\$2,092,582 15</u>	<u>\$2,092,582 15</u>

Number of Depositors,	5,024
Rate of ordinary dividends for the last year,	5 per cent.
Last dividend of reserved profits, in	June, 1873.
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	\$28,100 00
Average annual expenses,	4,300 00

MEDFORD SAVINGS BANK—MEDFORD.

[December 31.]

HENRY HASTINGS, *President*.*Treasurer*, DANIEL W. LAWRENCE.

Deposits,	\$262,643 62	
Profits,	8,632 65	
Public Funds,		\$20,510 00
Bank Stock,		19,915 00
Railroad Bonds,		5,300 00
Loans on Real Estate,		179,550 00
on Personal Security,		2,700 00
to Counties, Cities and Towns,		38,000 00
to Banks, on interest,		4,028 90
Furniture Account,		285 00
Expense Account,		395 35
Cash on hand,		592 02
	<u>\$271,276 27</u>	<u>\$271,276 27</u>

Number of Depositors,	1,177
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in	1874.
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$5,947 50
Average annual expenses,	950 00

MEDWAY SAVINGS BANK—MEDWAY.

[August 23.]

M. M. FISHER, *President*.*Treasurer*, O. A. MASON.

Deposits,	\$149,287 84	
Profits,	980 09	
Bank Stock,		\$15,397 50
Railroad Bonds,		917 50
Loans on Real Estate,		104,589 13
on Personal Security,		15,133 14
to Counties, Cities and Towns,		7,500 00
Expense Account,		41 47
Cash on hand,		6,689 19
	<hr/>	<hr/>
	\$150,267 93	\$150,267 93

Number of Depositors,	678
Rate of ordinary dividends for the last year,	6½ per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$5,040 00
Average annual expenses,	600 00

MELROSE SAVINGS BANK—MELROSE.

[December 11.]

W. P. SARGENT, *President*.*Treasurer*, E. H. GOSS.

Deposits,	\$21,015 58	
Profits,	374 62	
Loans on Real Estate,		\$15,500 00
on Personal Security,		250 00
to Counties, Cities and Towns,		4,000 00
Expense Account,		106 34
Cash on hand,		1,533 86
	<hr/>	<hr/>
	\$21,390 20	\$21,390 20

Number of Depositors,	284
Rate of ordinary dividends for the last year,	6 per cent.
Extra dividends are made once in	Three years.
Average annual expenses,	\$100 00

MERCANTILE SAVINGS INSTITUTION—BOSTON.

[December 29.]

L. S. HAPGOOD, *President.**Treasurer,* ANSON J. STONE.

Deposits,	\$4,722,734 95	
Profits,	3,693 65	
Capital Stock,	205,571 18	
Notes Payable,	110,000 00	
Public Funds,		\$4,000 00
Bank Stock,		27,500 00
Railroad Bonds,		301,600 00
Real Estate,		192,727 56
Loans on Real Estate,		3,001,944 12
on Personal Security,		135,865 10
to Counties, Cities and Towns,		1,095,550 00
Rents, Taxes and Interest Account,		97,818 96
Mortgage, Insurance and Expense Account,		18,319 10
Cash on hand,		166,674 94
	\$5,041,999 78	\$5,041,999 78

Number of Depositors,	12,575
Rate of ordinary dividends for the last year,	6 1-6 per cent.
Last dividend of reserved profits, in	1873.
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$10,600 00
Average annual expenses,	11,426 06

MERRIMACK RIVER SAVINGS BANK—LOWELL.

[April 21.]

J. G. PEABODY, *President.**Treasurer,* ALMY J. FLINT.

Deposits,	\$230,305 27	
Interest,	2,924 72	
Bank Stock,		\$13,044 38
Loans on Bank Stock,		1,700 00
on Real Estate,		167,775 00
on Personal Security,		36,800 00
Interest Paid,		43 24
Loans to Banks, on interest,		13,381 97
Expense Account,		215 10
Cash on hand,		270 30
	\$233,229 99	\$233,229 99

Number of Depositors,	628
Rate of ordinary dividends for the last year,	5 per cent.
Last dividend of reserved profits, in	May, 1874.
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	\$3,875 00
Average annual expenses,	300 00

MIDDLEBOROUGH SAVINGS BANK—MIDDLEBOROUGH.

[July 25.]

EVERETT ROBINSON, *President.**Treasurer,* CORNELIUS B. WOOD.

Deposits,	\$116,231 68	
Bank Stock,		\$3,540 00
Loans on Real Estate,		59,085 00
on Personal Security,		30,952 37
Interest Accrued,		5,191 77
Loans to Counties, Cities and Towns,		11,000 00
Expense Account,		411 58
Cash on hand,		6,050 96
	\$116,231 68	\$116,231 68
Number of Depositors,		618
Rate of ordinary dividends for the last year,		7 per cent.
No extra dividends.		
Average annual expenses,		\$150 00

MIDDLESEX INSTITUTION FOR SAVINGS—CONCORD.

[November 19.]

GEO. M. BROOKS, *President.**Treasurer,* GEO. HEYWOOD.

Deposits,	\$1,071,484 40	
Interest received,	52,389 42	
Public Funds,		\$55,205 88
Bank Stock,		272,100 00
Railroad Bonds,		140,000 00
Loans on Real Estate,		430,068 80
on Personal Security,		60,828 00
to Counties, Cities and Towns,		116,250 00
Expense Account,		861 51
Cash on hand,		48,559 63
	\$1,123,873 82	\$1,123,873 82
Number of Depositors,		2,973
Rate of ordinary dividends for the last year,		6 per cent.
Last dividend of reserved profits, in		1873.
Extra dividends are made once in		Three years.
Largest amount invested in the stock of any one bank,		\$30,000 00
Average annual expenses,		2,600 00

MILFORD SAVINGS BANK—MILFORD.

[December 3.]

ORISON UNDERWOOD, *President.**Treasurer,* A. G. UNDERWOOD.

Deposits,	\$577,410 00	
Profits,	3,455 71	
Public Funds,		\$23,600 00
Bank Stock,		112,048 74
Real Estate,		38,758 97
Loans on Public Funds,		3,200 00
on Bank Stock,		12,240 00
on Real Estate,		239,817 10
on Personal Security,		77,424 91
to Counties, Cities and Towns,		70,000 00
Expense Account,		63 50
Cash on hand,		3,712 49
	<hr/>	<hr/>
	\$580,865 71	\$580,865 71

Number of Depositors,	2,264
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$23,973 75
Average annual expenses,	2,538 32

MILLBURY SAVINGS BANK—MILLBURY.

[July 21.]

T. J. HARRINGTON, *President.**Treasurer,* F. C. MILES.

Deposits,	\$356,688 41	
Profits,	103 53	
Suspense Account,	744 64	
Bills Payable,	17,000 00	
Public Funds,		\$26,000 00
Bank Stock,		85,000 00
Loans on Real Estate,		229,310 00
on Personal Security,		2,275 00
to Counties, Cities and Towns,		20,000 00
Premiums,		9,000 00
Cash on hand,		2,951 58
	<hr/>	<hr/>
	\$374,536 58	\$374,536 58

Number of Depositors,	1,016
Rate of ordinary dividends for the last year,	6½ per cent.
Average annual expenses,	\$1,250 00

MINERS' SAVINGS BANK—WEST STOCKBRIDGE.

[November 11.]

GEO. W. KNIFFIN, *President.**Treasurer, Wm. C. SPAULDING.*

Deposits,	\$39,676 76	
Profits,	5,337 01	
Public Funds,		\$1,125 82
Loans on Real Estate,		34,800 00
on Personal Security,		5,575 00
to Counties, Cities and Towns,		1,894 84
Expense Account,		954 31
Cash on hand,		663 80
	<hr/>	<hr/>
	\$45,013 77	\$45,013 77

Number of Depositors,	208
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Average annual expenses,	\$272 66

MONSON SAVINGS BANK—MONSON.

[December 21.]

CHAS. H. MERRICK, *President.**Treasurer, E. F. MORRIS.*

Deposits,	\$339,719 47	
Interest,	5,558 15	
Bank Stock,		\$39,234 50
Railroad Bonds,		4,615 00
Loans on Public Funds,		1,000 00
on Bank Stock,		12,450 00
on Real Estate,		235,050 00
on Personal Security,		19,270 00
to Counties, Cities and Towns,		17,850 00
to Banks, on interest,		12,500 00
Expense Account,		1,178 95
Cash on hand,		2,129 17
	<hr/>	<hr/>
	\$345,277 62	\$345,277 62

Number of Depositors,	876
Rate of ordinary dividends for the last year,	6½ per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$5,070 00
Average annual expenses,	800 00

NANTUCKET INSTITUTION FOR SAVINGS—NANTUCKET.

[December 7.]

JOSEPH C. CHASE, *President.**Treasurer,* MATTHEW BARNEY.

Deposits,	\$678,524 16	
Profits,	7,448 67	
Interest,	484 33	
Public Funds,		\$37,150 00
Bank Stock,		129,000 00
Real Estate,		3,575 00
Loans on Public Funds,		1,300 00
on Bank Stock,		1,340 33
on Real Estate,		472,924 00
on Personal Security,		31,695 72
on Railroad Stock,		663 87
to Banks, on interest,		2,067 38
Expense Account,		1,099 70
Tax,		48 16
Cash on hand,		6,593 00
	<hr/>	<hr/>
	\$686,457 16	\$686,457 16

Number of Depositors,	1,736
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$20,000 00
Average annual expenses,	2,369 87

NATICK FIVE CENTS SAVINGS BANK—NATICK.

[December 6.]

JOHN KIMBALL, *President.**Treasurer,* JAMES WHITNEY.

Deposits,	\$453,354 44	
Profits,	5,662 25	
Bank Stock,		\$29,796 75
Loans on Real Estate,		311,746 47
on Personal Security,		34,000 00
to Counties, Cities and Towns,		69,500 00
Furniture and Fixtures,		575 19
Cash on hand,		13,398 28
	<hr/>	<hr/>
	\$459,016 69	\$459,016 69

Number of Depositors,	1,969
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in	May, 1870.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$8,210 00
Average annual expenses,	1,250 00

NEEDHAM SAVINGS BANK—NEEDHAM.

[July 22.]

SAMUEL H. ORR, *President.**Treasurer, E. HENRY GREENWOOD.*

Deposits,	\$18,410 51	
Profits,	344 26	
Bank Stock,		\$3,071 25
Loans on Real Estate,		11,400 00
on Personal Security,		650 00
to Banks, on interest,		2,630 85
Expense Account,		235 09
Furniture,		219 36
Cash on hand,		548 22
	<hr/>	<hr/>
	\$18,754 77	\$18,754 77

Number of Depositors,	190
Rate of ordinary dividends for the last year,	6 per cent.
Largest amount invested in the stock of any one bank,	\$658 75

NEW BEDFORD FIVE CENTS SAVINGS BANK—NEW BEDFORD.

[December 30.]

GEO. HOWLAND, Jr., *President.**Treasurer, B. RICKETSON, Jr.*

Deposits,	\$1,912,526 56	
Surplus,	31,538 11	
Interest,	38,277 63	
Premium Account,	25,429 33	
Public Funds,		\$1,222,000 00
Bank Stock,		125,200 00
Real Estate,		8,942 38
Loans on Public Funds,		1,000 00
on Bank Stock,		4,944 00
on Real Estate,		393,410 47
on Personal Security,		250,422 23
Expense Account,		474 54
Cash on hand,		1,378 01
	<hr/>	<hr/>
	\$2,007,771 63	\$2,007,771 63

Number of Depositors,	10,241
Rate of ordinary dividends for the last year,	5½ per cent.
Last dividend of reserved profits, in	October, 1874.
Largest amount invested in the stock of any one bank,	\$49,400 00
Average annual expenses,	6,500 00

NEW BEDFORD INSTITUTION FOR SAVINGS—NEW BEDFORD.

[December 31.]

W. C. TABER, *President.**Treasurer,* CHAS. H. PIERCE.

Deposits,	\$9,588,855 58	
Profits,	172,658 60	
Public Funds,		\$2,565,202 25
Bank Stock,		1,403,470 00
Railroad Bonds,		1,476,057 50
Real Estate,		46,474 47
Loans on Public Funds,		15,420 00
on Bank Stock,		46,860 00
on Real Estate,		156,960 00
on Personal Security,		3,497,166 83
on Railroad Stock,		33,790 00
on Railroad Bonds,		2,000 00
to Counties, Cities and Towns,		412,146 53
to Banks, on interest,		94,067 06
Expense Account,		3,186 40
Cash on hand,		8,713 14
	\$9,761,514 18	\$9,761,514 18

Number of Depositors,	19,428
Rate of ordinary dividends for the last year,	6½ per cent.
Last dividend of reserved profits, in	1859.
Extra dividends,	No rule.
Largest amount invested in the stock of any one bank,	\$136,600 00
Average annual expenses,	15,836 43

NEWBURYPORT FIVE CENTS SAVINGS BANK—NEWBURYPORT.

[November 13.]

DAVID WOOD, *President.**Treasurer,* J. A. MAYNARD.

Deposits,	\$1,115,302 06	
Profits,	5,067 12	
Public Funds,		\$30,000 00
Bank Stock,		88,900 00
Railroad Bonds,		20,069 00
Real Estate,		43,794 70
Loans on Public Funds,		1,000 00
on Bank Stock,		6,000 00
on Real Estate,		717,244 53
on Personal Security,		83,650 00
to Counties, Cities and Towns,		105,611 25
to Banks, on interest,		20,267 99
Expense Account,		277 42
Cash on hand,		3,554 29
	\$1,120,369 18	\$1,120,369 18

Number of Depositors,	4,152
Rate of ordinary dividends for the last year,	6½ per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$8,000 00
Average annual expenses,	1,800 00

NEWTON SAVINGS BANK—NEWTON.

[May 5.]

GEORGE HYDE, *President*.*Treasurer*, E. J. COLLINS.

Deposits,	\$436,487 85	
Interest,	14,832 41	
Public Funds,		\$3,500 00
Bank Stock,		22,445 00
Loans on Real Estate,		308,605 00
on Personal Security,		84,200 00
Cash on hand,		32,570 26
	<hr/>	<hr/>
	\$451,320 26	\$451,320 26

Number of Depositors,	1,945
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in	Jan., 1874.
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$5,000 00
Average annual expenses,	1,944 03

NORTHAMPTON INSTITUTION FOR SAVINGS—NORTHAMPTON.

[December 30.]

WILLIAM ALLEN, *President*.*Treasurer*, L. MALTBY.

Deposits,	\$1,888,262 37	
Profits,	27,007 91	
Public Funds,		\$190,000 00
Bank Stock,		50,800 00
Railroad Bonds,		471,875 00
Loans on Public Funds,		7,325 00
on Bank Stock,		40,232 84
on Real Estate,		773,641 18
on Personal Security,		215,843 64
to Counties, Cities and Towns,		108,207 27
Cash on hand,		57,345 35
	<hr/>	<hr/>
	\$1,915,270 28	\$1,915,270 28

Number of Depositors,	5,103
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in	April, 1870.
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$14,500 00
Average annual expenses,	4,600 00

NORTH ADAMS SAVINGS BANK—NORTH ADAMS.

[November 10.]

JOHN F. ARNOLD, *President.**Treasurer,* V. A. WHITAKER.

Deposits,	\$750,843 17	
Surplus,	24,284 14	
Taxes,	2,300 00	
Bank Stock,		\$37,743 85
Real Estate,		9,157 45
Loans on Public Funds,		1,200 00
on Bank Stock,		3,800 00
on Real Estate,		460,724 80
on Personal Security,		203,879 15
to Counties, Cities and Towns,		19,250 00
to Banks, on interest,		20,000 00
Interest Account,		8,806 96
Expense Account,		406 40
Cash on hand,		12,458 70
	\$777,427 31	\$777,427 31

Number of Depositors,	2,568
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$29,432 75
Average annual expenses,	3,500 00

NORTH AVENUE SAVINGS BANK—CAMBRIDGE.

[October 26.]

SAM'L F. WOODBRIDGE, *President.**Treasurer,* MILTON L. WALTON.

Deposits,	\$64,382 95	
Interest,	1,386 32	
Loans on Real Estate,		\$45,100 00
on Personal Security,		14,300 00
to Banks, on interest,		3,633 82
Expense Account,		1,243 66
Furniture and Fixtures,		542 52
Cash on hand,		949 27
	\$65,769 27	\$65,769 27

Number of Depositors,	407
Rate of ordinary dividends for the last year,	6 per cent.
Average annual expenses,	\$375 00

NORTH BRIDGEWATER SAVINGS BANK—BROCKTON.

[July 27.]

H. W. ROBINSON, *President*.*Treasurer*, E. SOUTHWORTH, Jr.

Deposits,	\$560,036 19	
Profits,	825 19	
Public Funds,		\$182 85
Bank Stock,		19,915 00
Loans on Real Estate,		347,467 03
on Personal Security,		175,209 69
Cash on hand,		18,086 81
	<hr/>	<hr/>
	\$560,861 38	\$560,861 38

Number of Depositors,	2,238
Rate of ordinary dividends for the last year,	6 per cent.
Average annual expenses,	\$1,500 00

NORTH BROOKFIELD SAVINGS BANK—NORTH BROOKFIELD.

[December 30.]

CHAS. ADAMS, Jr., *President*.*Treasurer*, BONUM NYE.

Deposits,	\$291,560 51	
Profits,	6,184 09	
Public Funds,		\$48,500 00
Bank Stock,		11,500 00
Railroad Bonds,		90,000 00
Loans on Real Estate,		139,950 00
on Personal Security,		2,000 00
to Counties, Cities and Towns,		2,000 00
Furniture,		123 00
Expense Account,		5 70
Cash on hand,		3,665 90
	<hr/>	<hr/>
	\$297,744 60	\$297,744 60

Number of Depositors,	1,236
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$10,000 00
Average annual expenses,	900 00

NORTH EASTON SAVINGS BANK—NORTH EASTON.

[November 22.]

F. L. AMES, *President*.*Treasurer*, P. A. GIFFORD.

Deposits,	\$291,460 09	
Profits,	4,948 01	
Bills Payable,	1,308 21	
Public Funds,		\$9,960 00
Bank Stock,		127,604 02
Railroad Bonds,		13,390 00
Real Estate,		8,363 54
Loans on Bank Stock,		6,400 00
on Real Estate,		92,664 00
on Personal Security,		39,000 00
Cash on hand,		334 75
	<hr/>	<hr/>
	\$297,716 31	\$297,716 31

Number of Depositors,	962
Rate of ordinary dividends for the last year,	6½ per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$15,074 63
Average annual expenses,	575 00

NORTH END SAVINGS BANK—BOSTON.

[March 9.]

ROBERT MARSH, *President*.*Treasurer*, G. C. TRUMBULL.

Deposits,	\$567,840 23	
Interest,	20,080 26	
Guarantee Fund,	1,137 00	
Public Funds,		\$65,832 50
Bank Stock,		43,781 29
Railroad Bonds,		37,578 75
Loans on Public Funds,		8,000 00
on Bank Stock,		2,363 00
on Real Estate,		386,241 12
on Railroad Stock,		1,500 00
Furniture and Fixtures,		1,750 00
Expense Account,		5,352 82
Cash on hand,		36,658 01
	<hr/>	<hr/>
	\$589,057 49	\$589,057 49

Number of Depositors,	1,766
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$8,012 75
Average annual expenses,	4,532 00

ORANGE SAVINGS BANK—ORANGE.

[September 2.]

A. J. CLARK, *President*.*Treasurer*, JAMES H. WAITE.

Deposits,	\$135,386 06	
Profits,	378 61	
Bank Stock,		\$37,063 87
Loans on Real Estate,		67,868 00
on Personal Security,		27,550 66
Expense Account,		18 75
Cash on hand,		3,263 39
	<hr/>	<hr/>
	\$135,764 67	\$135,764 67
<hr/>		
Number of Depositors,		700
Rate of ordinary dividends for the last year,		6 per cent.
Last dividend of reserved profits, in		1875.
Extra dividends are made once in		Three years.
Largest amount invested in the stock of any one bank,		\$5,000 00
Average annual expenses,		481 59

PALMER SAVINGS BANK—PALMER.

[November 12.]

WM. N. FLINT, *President*.*Treasurer*, E. BROWN.

Deposits,	\$229,055 46	
Profits,	5,445 52	
Public Funds,		\$8,700 00
Bank Stock,		24,175 00
Railroad Bonds,		9,640 00
Loans on Public Funds,		1,925 00
on Bank Stock,		4,425 00
on Real Estate,		218,913 00
on Personal Security,		50,328 99
to Counties, Cities and Towns,		4,700 00
Expense Account,		3,283 81
Cash on hand,		8,410 18
	<hr/>	<hr/>
	\$334,500 98	\$334,500 98
<hr/>		
Number of Depositors,		1,281
Rate of ordinary dividends for the last year,		6 per cent.
No extra dividends.		
Largest amount invested in the stock of any one bank,		\$6,250 00
Average annual expenses,		1,000 00

PEOPLE'S SAVINGS BANK—WORCESTER.

[April 22.]

JOHN C. MASON, *President*.*Treasurer*, C. M. BENT.

Deposits,	\$3,639,069 21	
Interest,	54,113 59	
Rent Account,	884 45	
Public Funds,		\$278,500 00
Bank Stock,		675,600 00
Railroad Bonds,		72,000 00
Real Estate,		65,000 00
Loans on Public Funds,		14,750 00
on Bank Stock,		38,050 00
on Real Estate,		1,903,093 93
on Personal Security,		332,763 76
on Railroad Stock,		1,300 00
to Counties, Cities and Towns,		21,500 00
to Banks, on interest,		85,967 52
Premium Account,		153,363 27
Profit and Loss,		42,730 02
Expense Account,		1,447 06
Suspense Account,		3,949 06
Cash on hand,		4,052 63
	<hr/>	<hr/>
	\$3,694,067 25	\$3,694,067 25

Number of Depositors, 10,065

Rate of ordinary dividends for the last year, 6 per cent.

No extra dividends are made.

Largest amount invested in the stock of any one bank, \$67,161 50

Average annual expenses, 9,443 64

PLYMOUTH FIVE CENTS SAVINGS BANK—PLYMOUTH.

[August 27.]

LEANDER LOVELL *President*.*Treasurer*, D. J. ROBINSON.

Deposits,	\$502,454 98	
Profits,	6,673 35	
Suspense Account,	2 85	
Public Funds,		\$43,000 00
Bank Stock,		27,500 00
Railroad Bonds,		49,000 00
Real Estate,		2,900 00
Loans on Public Funds,		500 00
on Bank Stock,		2,494 00
on Real Estate,		274,876 00
on Personal Security,		36,010 00
on Railroad Stock,		1,300 00
to Counties, Cities and Towns,		59,000 00
Expense Account,		559 30
Cash on hand,		11,991 88
	<hr/>	<hr/>
	\$509,131 18	\$509,131 18

Number of Depositors, 2,448

Rate of ordinary dividends for the last year, 6 per cent.

No extra dividends are made.

Largest amount invested in the stock of any one bank, \$5,000 00

Average annual expenses, 1,700 00

PLYMOUTH SAVINGS BANK—PLYMOUTH.

[August 27.]

JACOB H. LOUD, *President.**Treasurer, JOHN J. RUSSELL.*

Deposits,	\$2,165,970 75	
Profits,	66,735 29	
Interest,	220 97	
Public Funds,		\$392,805 00
Bank Stock,		454,775 00
Railroad Bonds,		165,880 00
Real Estate,		20,659 67
Loans on Public Funds,		3,900 00
on Bank Stock,		12,825 00
on Real Estate,		727,250 00
on Personal Security,		270,764 98
on Railroad Stock,		19,950 00
to Counties, Cities and Towns,		123,000 00
Expense Account,		198 73
Cash on hand,		40,918 63
	<hr/>	<hr/>
	\$2,232,927 01	\$2,232,927 01

Number of Depositors,	6,855
Rate of ordinary dividends for the last year,	6½ per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$27,000 00
Average annual expenses.	5,500 00

PROVIDENT INSTITUTION FOR SAVINGS—BOSTON.

[December 12.]

JOHN AMORY LOWELL, *President.**Treasurer, C. J. MORRILL.*

Deposits,	\$14,487,615 87	
Profits,	391,205 40	
Interest,	328,301 78	
Suspense Account,	8,532 77	
Public Funds,		\$209,500 00
Bank Stock,		1,105,000 00
Railroad Bonds,		459,250 00
Real Estate,		80,000 00
Loans on Public Funds,		6,000 00
on Bank Stock,		20,500 00
on Real Estate,		6,796,700 00
on Personal Security,		4,454,500 00
on Railroad Stock,		6,500 00
to Counties, Cities and Towns,		939,300 00
to Banks, on interest,		1,104,476 97
Expense Account,		15,134 70
Suspense,		1,146 14
Cash on hand,		17,648 01
	<hr/>	<hr/>
	\$15,215,655 82	\$15,215,655 82

Number of Depositors,	34,246
Rate of ordinary dividends for the last year,	5 per cent.
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$100,000 00
Average annual expenses,	33,900 36

PROVIDENT INSTITUTION FOR SAVINGS—SALISBURY.

[December 1.]

WM. C. BINNEY, *President*.*Treasurer*, ALFRED C. WEBSTER.

Deposits,	\$1,290,846 51	
Profits,	8,228 44	
Public Funds,		\$495,000 00
Bank Stock,		146,825 00
Railroad Bonds,		64,000 00
Real Estate,		2,500 00
Loans on Public Funds,		2,000 00
on Real Estate,		255,900 00
on Personal Security,		239,700 00
to Counties, Cities and Towns,		85,800 00
to Banks, on interest,		5,200 00
Expense Account,		1,069 85
Cash on hand,		1,080 10
	\$1,299,074 95	\$1,299,074 95

Number of Depositors,	4,045
Rate of ordinary dividends for the last year,	6½ per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$10,000 00
Average annual expenses,	2,400 00

QUINCY SAVINGS BANK—QUINCY.

[November 26.]

EDWARD TURNER, *President*.*Treasurer*, GEORGE L. GILL.

Deposits,	\$1,236,219 52	
Public Funds,		\$70,000 00
Bank Stock,		94,075 24
Railroad Bonds,		20,000 00
Loans on Public Funds,		5,450 00
on Bank Stock,		8,200 00
on Real Estate,		836,833 81
on Personal Security,		150,350 00
to Counties, Cities and Towns,		10,000 00
Accrued Interest,		11,498 10
Expense Account,		302 38
Cash on hand,		29,509 99
	\$1,236,219 52	\$1,236,219 52

Number of Depositors,	3,457
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in	April, 1875.
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$28,212 50
Average annual expenses,	2,800 00

RANDOLPH SAVINGS BANK—RANDOLPH.

[November 26.]

ATHERTON WALES, *President.**Treasurer,* SETH TURNER.

Deposits,	\$744,594 43	
Profits,	18,274 58	
Premium,	9,647 68	
Public Funds,		\$16,000 00
Bank Stock,		233,797 74
Railroad Bonds,		88,000 00
Loans on Public Funds,		400 00
on Bank Stock,		4,500 00
on Real Estate,		268,650 00
on Personal Security,		111,300 00
on Railroad Stock,		1,400 00
to Counties, Cities and Towns,		35,500 00
Expense Account,		174 12
Cash on hand,		12,794 83
	<hr/>	<hr/>
	\$772,516 69	\$772,516 69

Number of Depositors,	2,005
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in	1871.
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$19,018 00
Average annual expenses,	2,000 00

READING SAVINGS BANK—READING.

[November 19.]

EPHRAIM HUNT, *President.**Treasurer,* N. P. PRATT.

Deposits,	\$184,909 55	
Profits,	5,533 83	
Bank Stock,		\$13,800 00
Loans on Real Estate,		143,893 00
on Personal Security,		26,382 63
Interest due on Loans,		7,407 35
Cash on hand,		135 10
	<hr/>	<hr/>
	\$191,618 08	\$191,618 08

Number of Depositors,	1,377
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$5,000 00
Average annual expenses,	1,100 00

ROCKPORT SAVINGS BANK—ROCKPORT.

[November 17.]

HENRY DENNIS, *President.**Treasurer,* NEWELL GILES.

Deposits,	\$412,175 50	
Profits,	2,285 21	
Bank Stock,		\$84,022 25
Loans on Bank Stock,		11,700 00
on Real Estate,		266,520 50
on Personal Security,		51,489 92
Cash on hand,		728 04
	<hr/> \$414,460 71	<hr/> \$414,460 71

Number of Depositors,	1,533
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in	1873.
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$9,894 55
Average annual expenses,	1,200 00

SALEM FIVE CENTS SAVINGS BANK—SALEM.

[November 16.]

HENRY F. WILLIAMS, *President.**Treasurer,* CHAS. H. HENDERSON.

Deposits,	\$2,193,529 66	
Profits,	50,845 67	
Public Funds,		\$91,300 00
Bank Stock,		252,840 00
Railroad Bonds,		22,000 00
Real Estate,		12,275 41
Loans on Public Funds,		12,775 00
on Bank Stock,		3,000 00
on Real Estate,		1,180,905 00
on Personal Security,		239,119 00
on Railroad Stock,		3,950 00
to Counties, Cities and Towns,		308,600 00
to Banks, on interest,		115,100 00
Cash on hand,		2,513 92
	<hr/> \$2,244,375 33	<hr/> \$2,244,375 33

Number of Depositors,	7,630
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$30,000 00
Average annual expenses,	5,200 00

SALEM SAVINGS BANK—SALEM.

[November 17.]

JOSEPH S. CABOT, *President.**Treasurer,* CHAS. E. SYMONS.

Deposits,	\$6,117,036 36	
Profits,	57,727 86	
Public Funds,		\$705,000 00
Bank Stock,		350,860 00
Railroad Bonds,		134,000 00
Real Estate,		75,000 00
Loans on Public Funds,		21,600 00
on Bank Stock,		19,800 00
on Real Estate,		1,602,150 00
on Personal Security,		990,512 00
on Railroad Stock,		110,000 00
to Counties, Cities and Towns,		1,975,500 00
to Banks, on interest,		169,000 00
Cash on hand,		12,342 22
	<hr/>	<hr/>
	\$6,174,764 22	\$6,174,764 22

Number of Depositors,	16,037
Rate of ordinary dividends for the last year,	6 per cent.
Extra dividends are made in	Discretion of trustees.
Largest amount invested in the stock of any one bank,	\$60,000 00
Average annual expenses,	12,000 00

SANDWICH SAVINGS BANK—SANDWICH.

[July 25.]

WM. E. BOYDEN, *President.**Treasurer,* H. G. O. ELLIS.

Deposits,	\$110,484 59	
Profits,	4,028 94	
Public Funds,		\$13,675 67
Loans on Real Estate,		75,416 00
on Personal Security,		25,151 80
Expense Account,		3 00
Cash on hand,		267 06
	<hr/>	<hr/>
	\$114,513 53	\$114,513 53

Number of Depositors,	545
Rate of ordinary dividends for the last year,	6 per cent.
Average annual expenses,	\$325

SCITUATE SAVINGS BANK—SCITUATE.

[December 24.]

JOHN BEALE, *President.**Treasurer,* CHARLES A. COLE.

Deposits,	\$158,567 22	
Bank Stock,		\$17,900 00
Loans on Real Estate,		113,441 19
on Personal Security,		12,543 00
to Counties, Cities and Towns,		8,870 00
Accrued Interest,		614 17
Cash on hand,		5,198 86
	\$158,567 22	\$158,567 22

Number of Depositors,	431
Rate of ordinary dividends for the last year,	6½ per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	\$7,000 00
Average annual expenses,	300 00

SEAMEN'S SAVINGS BANK—PROVINCETOWN.

[December 28.]

LYSANDER N. PAINE, *President.**Treasurer,* J. N. DYER.

Deposits,	\$641,375 71	
Profits,	9,020 43	
Interest,	11,303 14	
Premium Account,	1,075 88	
Public Funds,		\$27,500 00
Bank Stock,		150,722 38
Railroad Bonds,		86,350 00
Real Estate,		10,513 90
Collateral Loans,		12,460 00
Furniture and Safes,		2,095 57
Loans on Real Estate,		102,264 00
on Personal Security,		85,601 00
to Counties, Cities and Towns,		168,575 00
to Banks, on interest,		985 98
in Banks, not on interest,		5,844 53
Cash on hand,		9,876 80
	\$662,775 16	\$662,775 16

Number of Depositors,	1,845
Rate of ordinary dividends for the last year,	6½ per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	\$12,600 00
Average annual expenses,	2,000 00

SHELBURNE FALLS FIVE CENTS SAVINGS BANK—SHELBURNE FALLS.

F. A. BALL, *President*.*Treasurer*, A. K. HAWKS.

Deposits,	\$662,175 18	
Profits,	6,530 60	
Bills Payable,	335 79	
Public Funds,		\$48,650 00
Bank Stock,		86,900 00
Real Estate,		5,500 00
Loans on Bank Stock,		7,500 00
on Real Estate,		374,384 70
on Personal Security,		106,200 00
on Railroad Stock,		1,250 00
to Counties, Cities and Towns,		12,500 00
to Banks, on interest,		25,500 00
Cash on hand,		656 87
	<hr/>	<hr/>
	\$669,041 57	\$669,041 57

Number of Depositors,	2,860
Rate of ordinary dividends for the last year,	6 per cent.
Largest amount invested in the stock of any one bank,	\$27,300 00
Average annual expenses,	1,650 00

SOUTHBRIDGE SAVINGS BANK—SOUTHBRIDGE.

[December 29.]

JOHN P. STEDMAN, *President*.*Treasurer*, S. M. LANE.

Deposits,	\$790,701 38	
Profits,	10,310 49	
Interest,	18,980 64	
Public Funds,		\$309,000 00
Bank Stock,		41,300 00
Railroad Bonds,		52,900 00
Loans on Public Funds,		7,550 00
on Bank Stock,		2,800 00
on Real Estate,		299,950 00
on Personal Security,		72,940 00
to Counties, Cities and Towns,		5,300 00
to Banks, on interest,		25,000 00
Expense Account and State Tax,		2,801 20
Cash on hand,		451 31
	<hr/>	<hr/>
	\$819,992 51	\$819,992 51

Number of Depositors,	2,416
Rate of ordinary dividends for the last year,	5 per cent.
Last dividend of reserved profits, in	July, 1874.
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	\$13,400 00
Average annual expenses,	2,279 10

SOUTH ADAMS SAVINGS BANK—SOUTH ADAMS.

[November 10.]

H. J. BLISS, *President*.*Treasurer*, H. H. WELLINGTON.

Deposits,	\$304,825 44	
Profits,	3,660 38	
Bank Stock,		\$22,040 00
Loans on Bank Stock,		10,925 00
on Real Estate,		101,575 00
on Personal Security,		139,525 00
to Counties, Cities and Towns,		21,000 00
Deposit in Banks, on interest,		12,823 22
Expense Account,		597 60
	<hr/>	<hr/>
	\$308,485 82	\$308,485 82

Number of Depositors,	952
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in	1875.
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$21,140 00
Average annual expenses,	1,200 00

SOUTH BOSTON SAVINGS BANK—BOSTON.

[March 11.]

FREDERICK NICKERSON, *President*.*Treasurer*, G. W. ELLIS.

Deposits,	\$1,611,593 77	
Profits,	14,097 88	
Interest,	15,249 36	
Rent Account,	1,775 49	
Public Funds,		\$226,801 92
Bank Stock,		165,285 87
Railroad Bonds,		89,501 25
Real Estate,		91,168 62
Loans on Real Estate,		854,365 00
on Personal Security,		187,500 00
Furniture and Fixtures,		4,186 08
Expense Account,		7 00
Cash on hand,		23,900 76
	<hr/>	<hr/>
	\$1,642,716 50	\$1,642,716 50

Number of Depositors,	7,662
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in	January, 1872.
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	\$24,400 00
Average annual expenses,	5,400 00

SOUTH SCITUATE SAVINGS BANK—SOUTH SCITUATE.

[December 23.]

MOSES F. ROGERS, *President.**Treasurer, EBENEZER T. FOGG.*

Deposits,	\$425,445 83	
Public Funds,		\$10,850 00
Bank Stock,		57,700 00
Loans on Bank Stock,		1,300 00
on Real Estate,		302,654 21
on Personal Security,		40,259 00
to Counties, Cities and Towns,		8,312 00
Accrued Interest,		3,251 68
Cash on hand,		1,118 94
	\$425,445 83	\$425,445 83

Number of Depositors,	1,116
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in	1875.
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$6,500 00
Average annual expenses,	1,100 00

SOUTH WEYMOUTH SAVINGS BANK—SOUTH WEYMOUTH.

[November 26.]

ALBERT TIRRELL *President.**Treasurer, B. F. WHITE.*

Deposits,	\$335,905 63	
Profits,	5,963 63	
Bank Stock,		\$106,933 48
Real Estate,		4,000 00
Loans on Public Funds,		100 00
on Real Estate,		173,547 66
on Personal Security,		53,065 00
Expense Account,		355 37
Cash on hand,		3,867 75
	\$341,869 26	\$341,869 26

Number of Depositors,	852
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in	1875.
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	\$12,910 25
Average annual expenses,	800 00

SPRINGFIELD FIVE CENTS SAVINGS BANK—SPRINGFIELD.

[December 30.]

J. C. PYNCHON, *President*.*Treasurer*, DANIEL J. MARSH.

Deposits,	\$1,126,552 83	
Profits,	29,119 66	
Public Funds,		\$157,000 00
Bank Stock,		54,800 00
Real Estate,		77,251 67
Loans on Public Funds,		12,150 00
on Bank Stock,		31,800 00
on Real Estate,		771,995 50
on Personal Security,		14,500 00
Cash on hand,		36,175 32
	<u>\$1,155,672 49</u>	<u>\$1,155,672 49</u>

Number of Depositors,	4,694
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in	1857.
Largest amount invested in the stock of any one bank,	\$10,000 00
Average annual expenses,	4,150 17

SPRINGFIELD INSTITUTION FOR SAVINGS—SPRINGFIELD.

[December 29.]

JAMES M. THOMPSON, *President*.*Treasurer*, HENRY S. LEE.

Deposits,	\$6,129,492 65	
Interest,	228,591 54	
Public Funds,		\$866,035 00
Bank Stock,		600,100 00
Railroad Bonds,		38,000 00
Real Estate,		99,874 61
Loans on Public Funds,		53,350 00
on Bank Stock,		123,000 00
on Real Estate,		3,594,975 00
on Personal Security,		141,800 00
on Railroad Stock,		63,500 00
on Railroad Bonds,		5,000 00
to Counties, Cities and Towns,		625,400 00
to Banks, on interest,		85,000 00
Cash on hand,		62,049 58
	<u>\$6,358,084 19</u>	<u>\$6,358,084 19</u>

Number of Depositors,	16,008
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	\$49,700 00
Average annual expenses,	11,589 85

SPENCER SAVINGS BANK—SPENCER.

[December 24.]

WILLIAM UPHAM, *President.**Treasurer,* ERASTUS JONES.

Deposits,	\$132,697 10	
Interest,	2,644 73	
Public Funds,		\$5,250 00
Bank Stock,		22,426 75
Railroad Bonds,		5,043 75
Loans on Bank Stock,		1,500 00
on Real Estate,		71,600 00
on Personal Security,		3,700 00
to Counties, Cities and Towns,		17,425 00
Expense Account,		2 98
Tax,		293 46
Cash on hand,		8,099 89
	\$135,341 83	\$135,341 83

Number of Depositors,	464
Rate of ordinary dividends for the last year,	6 per cent.
Largest amount invested in the stock of any one bank,	\$7,500 00
Average annual expenses,	225 00

STONEHAM FIVE CENTS SAVINGS BANK—STONEHAM.

[December 31.]

LYMAN DIKE, *President.**Treasurer,* ONSLOW GILMORE.

Deposits,	\$326,819 39	
Profits,	3,546 66	
Interest,	10,344 77	
Public Funds,		\$9,500 00
Bank Stock,		12,000 00
Loans on Real Estate,		237,301 25
on Personal Security,		10,375 00
on Railroad Stock,		5,000 00
to Counties, Cities and Towns,		53,000 00
to Banks, on interest,		7,783 99
Cash on hand,		5,750 58
	\$340,710 82	\$340,710 82

Number of Depositors,	1,328
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in	Nov., 1874.
Extra dividends are made once in	Two years.
Largest amount invested in the stock of any one bank,	\$3,000 00
Average annual expenses,	1,200 00

STOCKBRIDGE SAVINGS BANK—STOCKBRIDGE.

[November 11.]

MARSHALL WARNER, *President.**Treasurer, H. J. DUNHAM.*

Deposits,	\$78,420 86	
Profits,	1,175 58	
Public Funds,		\$116 00
Bank Stock,		6,875 00
Two Safes,		150 00
Loans on Real Estate,		46,240 50
on Personal Security,		6,616 02
Unpaid Interest,		262 53
Loans to Counties, Cities and Towns,		19,000 00
Expense Account,		155 50
Cash on hand,		180 89
	<hr/>	<hr/>
	\$79,596 44	\$79,596 44

Number of Depositors,	246
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$3,125 00
Average annual expenses	741 52

SUFFOLK SAVINGS BANK—BOSTON.

[April 13.]

THOMAS LAMB, *President.**Treasurer, CHARLES HENRY PARKER.*

Deposits,	\$7,492,995 97	
Interest,	294,076 90	
Public Funds,		\$220,000 00
Bank Stock,		432,625 00
Railroad Bonds,		115,000 00
Real Estate,		203,035 75
Loans on Public Funds,		10,000 00
on Bank Stock,		5,000 00
on Real Estate,		3,543,838 87
on Personal Security,		2,632,000 00
on Railroad Stock and Bonds,		190,000 00
to Banks, on interest,		369,946 75
Furniture Account,		3,366 66
Cash on hand,		62,259 84
	<hr/>	<hr/>
	\$7,787,072 87	\$7,787,072 87

Number of Depositors,	18,793
Rate of ordinary dividends for the last year,	5 per cent.
Last dividend of reserved profits, in	1873.
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$62,400 00
Average annual expenses,	20,995 65

TAUNTON SAVINGS BANK—TAUNTON.

[December 16.]

WILLARD LOVERING, *President*.*Treasurer*, HENRY R. WOOD.

Deposits,	\$1,738,316 50	
Profits,	77,366 99	
Bank Stock,		\$79,208 12
Railroad Bonds,		30,000 00
Real Estate,		126,596 37
Loans on Public Funds,		2,400 00
on Bank Stock,		3,295 00
on Real Estate,		913,758 14
on Personal Security,		647,031 00
on Railroad Stock,		200 00
to Counties, Cities and Towns,		500 00
Furniture, etc.,		3,173 89
Expense Account,		1,555 34
Cash on hand,		7,965 63
	<u>\$1,815,683 49</u>	<u>\$1,815,683 49</u>

Number of Depositors,	4,398
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$27,200 00
Average annual expenses,	3,800 00

TEMPLETON SAVINGS BANK—TEMPLETON.

[August 3.]

CHARLES A. PERLEY, *President*.*Treasurer*, OTIS D. SWAIN.

Deposits,	\$51,662 59	
Profits,	192 13	
Bank Stock,		\$3,000 00
Loans on Real Estate,		36,445 00
on Personal Security,		8,794 00
to Counties, Cities and Towns,		3,000 00
Cash on hand,		615 72
	<u>\$51,854 72</u>	<u>\$51,854 72</u>

Number of Depositors,	240
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in	1874.
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	\$3,000 00
Average annual expenses,	75 00

UNION INSTITUTION FOR SAVINGS—BOSTON.

[December 15.]

J. C. CROWLEY, *President.**Treasurer,* GEO. F. EMERY.

Deposits,	\$4,127,515 41	
Profits,	92,926 43	
Rent Account,	504 05	
Suspense Account,	7,029 17	
Railroad Bonds,		\$132,718 75
Real Estate,		288,353 06
Loans on Public Funds,		6,000 00
on Real Estate,		3,134,930 95
on Personal Security,		282,370 00
to Counties, Cities and Towns,		179,090 25
to Banks, on interest,		196,578 96
Expense Account,		1,145 67
Cash on hand,		6,787 42
	<hr/>	<hr/>
	\$4,227,975 06	\$4,227,975 06

Number of Depositors,	10,435
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Average annual expenses,	\$10,482 47

UNION SAVINGS BANK—FALL RIVER.

[December 31.]

AUGUSTUS CHACE, *President.**Treasurer,* D. A. CHAPIN.

Deposits,	\$661,527 68	
Profits,	11,170 27	
Bills Payable,	5,000 00	
Public Funds,		\$10,000 00
Bank Stock,		36,575 00
Real Estate,		38,000 00
Loans on Bank Stock,		1,000 00
on Real Estate,		352,513 00
on Personal Security,		236,560 00
Cash on hand,		3,049 95
	<hr/>	<hr/>
	\$677,197 95	\$677,197 95

Number of Depositors,	1,440
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$19,140 00
Average annual expenses,	1,500 00

UXBRIDGE SAVINGS BANK—UXBRIDGE.

[August 18.]

MOSES TAFT, *President.**Treasurer, C. A. TAFT.*

Deposits,	\$279,632 20	
Profits,	1,499 34	
Bank Stock,		\$107,438 62
Real Estate,		14,151 43
Loans on Real Estate,		129,292 00
on Personal Security,		23,925 00
to Banks, on interest,		2,288 34
Expense Account,		3,799 27
Cash on hand,		236 88
	<hr/>	<hr/>
	\$281,131 54	\$281,131 54

Number of Depositors,	995
Rate of ordinary dividends for the last year,	6½ per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$11,996 25
Average annual expenses,	800 00

WAKEFIELD SAVINGS BANK—WAKEFIELD.

[November 19.]

JAMES F. EMERSON, *President.**Treasurer, CHESTER W. EATON.*

Deposits,	\$67,635 30	
Profits,	298 71	
Loans on Real Estate,		\$47,336 00
on Personal Security,		13,370 00
to Banks, on interest,		6,599 91
Expense Account,		132 95
Suspense,		240 00
Cash on hand,		254 45
	<hr/>	<hr/>
	\$67,934 01	\$67,934 01

Number of Depositors,	560
Rate of ordinary dividends for the last year,	6 per cent.
Extra dividends are made once in	Three years.
Average annual expenses,	\$550 00

WALES SAVINGS BANK—WALES.

[December 22.]

ELIJAH SHAW, *President*.*Treasurer*, J. C. BURLEY.

Deposits,	\$30,805 47	
Profits,	593 88	
Bank Stock,		\$11,634 00
Loans on Public Funds,		315 63
on Real Estate,		14,690 00
on Personal Security,		4,347 09
to Counties, Cities and Towns,		298 60
Cash on hand,		114 03
	\$31,399 35	\$31,399 35

Number of Depositors,	174
Rate of ordinary dividends for the last year,	6 per cent.
Largest amount invested in the stock of any one bank,	\$3,175 00
Average annual expenses,	60 00

WALTHAM SAVINGS BANK—WALTHAM.

[December 28.]

HORATIO MOORE, *President*.*Treasurer*, F. M. STONE.

Deposits,	\$1,165,680 25	
Interest,	24,290 42	
Bills Payable,	1,350 96	
Bank Stock,		\$98,550 00
Railroad Bonds,		46,500 00
Loans on Real Estate,		816,424 56
on Personal Security,		49,841 56
Premium,		4,253 46
Loans to Counties, Cities and Towns,		175,500 00
Profit and Loss,		2,937 05
Expense Account,		325 00
	\$1,191,321 63	\$1,191,321 63

Number of Depositors,	3,902
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$30,750 00
Average annual expenses,	3,000 00

WARE SAVINGS BANK—WARE.

[December 27.]

WILLIAM HYDE, *President.**Treasurer,* OTIS LANE.

Deposits,	\$1,614,913 37	
Profits,	14,795 23	
Public Funds,		\$295,000 00
Bank Stock,		280,200 00
Railroad Bonds,		235,000 00
Loans on Public Funds,		3,718 00
on Bank Stock,		11,150 00
on Real Estate,		396,811 83
on Personal Security,		260,673 44
to Counties, Cities and Towns,		134,500 00
Cash on hand,		12,655 33
	\$1,629,708 60	\$1,629,708 60

Number of Depositors,	3,827
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in	1870.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$39,000 00
Average annual expenses,	4,200 00

WAREHAM SAVINGS BANK—WAREHAM.

[July 26.]

JESSE MURDOCK, *President.**Treasurer,* THOS. R. MILES.

Deposits,	\$606,946 03	
Profits,	35,589 37	
Bank Stock,		\$191,471 59
Railroad Bonds,		4,910 05
Real Estate,		11,783 99
Loans on Bank Stock,		1,350 00
on Real Estate,		297,750 00
on Personal Security,		122,972 97
on Railroad Stock, State Tax,		2,252 01
to Banks,		7,943 03
Expense Account,		30 80
Cash on hand,		2,070 96
	\$642,535 40	\$642,535 40

Number of Depositors,	1,457
Rate of ordinary dividends for the last year,	6½ per cent.
No extra dividends.	
Average annual expenses,	\$1,715 26

WARREN FIVE CENTS SAVINGS BANK—PEABODY.

[November 17.]

GEO. OSBORN, *President*.*Treasurer*, ALBERT H. MERRILL.

Deposits,	\$1,253,725 45	
Profits,	7,357 88	
Reserve Fund,	2,244 00	
Public Funds,		\$40,000 00
Bank Stock,		90,367 75
Railroad Bonds,		19,675 00
Real Estate,		10,036 88
Loans on Real Estate,		688,130 00
on Personal Security,		45,100 00
to Counties, Cities and Towns,		322,535 00
Cash on hand,		47,482 70
	<hr/>	<hr/>
	\$1,263,327 33	\$1,263,327 33

Number of Depositors,	3,482
Rate of ordinary dividends for the last year,	6½ per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$16,500 00
Average annual expenses,	2,200 00

WARREN INSTITUTION FOR SAVINGS—BOSTON.

[November 18.]

JAMES ADAMS, *President*.*Treasurer*, GEO. F. TUFTS.

Deposits,	\$3,816,614 76	
Profits,	73,401 22	
Interest,	66,481 69	
Special Deposit,	1,324 10	
Rents,	1,794 99	
Public Funds,		\$150,000 00
Bank Stock,		127,800 00
Railroad Bonds,		206,187 50
Real Estate,		5,000 00
Estate of R. R. Hines,		1,000 00
Loans on Real Estate,		2,688,004 32
on Personal Security,		400,175 00
to Counties, Cities and Towns,		230,695 89
Expense Account,		7,261 96
Cash on hand,		65,492 09
	<hr/>	<hr/>
	\$3,959,616 76	\$3,959,616 76

Number of Depositors,	10,806
Rate of ordinary dividends for the last year,	6½ per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	200 shares Union.
Average annual expenses,	\$9,422 21

WATERTOWN SAVINGS BANK—WATERTOWN.

[October 22.]

CHARLES J. BARRY, *President.**Treasurer,* JOHN K. STICKNEY.

Deposits,	\$107,153 47	
Profits,	1,461 23	
Profit and Loss,		\$1,004 82
Bank Stock,		7,600 00
Railroad Bonds,		9,374 00
Loans on Real Estate,		74,075 00
on Personal Security,		1,000 00
to Counties, Cities and Towns,		12,400 00
Expense Account,		170 66
Cash on hand,		2,990 22
	<hr/>	<hr/>
	\$108,614 70	\$108,614 70

Number of Depositors,	496
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$2,600 00
Average annual expenses,	523 57

WEBSTER FIVE CENTS SAVINGS BANK—WEBSTER.

[July 10.]

H. H. STEVENS, *President.**Treasurer,* EDWIN MAY.

Deposits,	\$254,051 13	
Profits,	1,849 16	
Interest,	1,089 78	
Suspense Account,	44 89	
Bank Stock,		\$30,635 50
Loans on Real Estate,		169,650 00
on Personal Security,		28,725 00
Interest Account,		153 49
Loans to Counties, Cities and Towns,		23,000 00
to Banks, on interest,		3,245 15
Expense Account,		50
Cash on hand,		1,625 32
	<hr/>	<hr/>
	\$257,034 96	\$257,034 96

Number of Depositors,	1,531
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$8,000 00
Average annual expenses,	1,000 00

WELLFLEET SAVINGS BANK—WELLFLEET.

[December 27.]

RICHARD R. FREEMAN, *President*.*Treasurer*, THOMAS KEMP.

Deposits,	\$446,431 88	
Profits,	12,309 05	
Interest,	3,031 75	
Bank Stock,		\$267,323 79
Railroad Bonds,		19,510 00
Real Estate,		3,902 84
Loans on Real Estate,		98,208 34
on Personal Security,		33,232 34
to Counties, Cities and Towns,		18,300 00
to Banks, on interest,		20,018 37
Expense Account,		112 35
Cash on hand,		1,164 65
	\$461,772 68	\$461,772 68

Number of Depositors,	1,201
Rate of ordinary dividends for the last year,	6½ per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$21,318 25
Average annual expenses,	500 90

WESTBOROUGH SAVINGS BANK—WESTBOROUGH.

[December 21.]

CYRUS FAY, *President*.*Treasurer*, GEO. O. BRIGHAM.

Deposits,	\$278,809 26	
Profits,	6,260 17	
Bank Stock,		\$58,082 50
Loans on Bank Stock,		3,000 00
on Real Estate,		184,155 00
on Personal Security,		32,970 00
Expense Account,		14 65
Cash on hand,		6,847 28
	\$285,069 43	\$285,069 43

Number of Depositors,	997
Rate of ordinary dividends for the last year,	6½ per cent.
Largest amount invested in the stock of any one bank,	\$17,924 33
Average annual expenses,	675 00

WEST BOSTON SAVINGS BANK—BOSTON.

[March 23.]

FRANKLIN HAVEN, *President.**Treasurer, J. H. WILDER.*

Deposits,	\$3,336,358 90	
Profits,	1,309 69	
Interest,	55,465 47	
Public Funds,		\$101,706 25
Bank Stock,		594,567 75
Railroad Bonds,		26,375 00
Real Estate,		21,000 00
Loans on Public Funds,		6,000 00
on Real Estate,		1,975,592 04
on Personal Security,		381,008 00
on Railroad Stock,		5,000 00
to Banks, on interest,		255,593 11
Furniture Account,		2,096 82
Expense and Tax Account,		9,791 18
Accrued Interest Account,		8,573 12
Cash on hand,		5,830 79
	<hr/>	<hr/>
	\$3,393,134 06	\$3,393,134 06

Number of Depositors,	9,162
Rate of ordinary dividends for the last year,	6½ per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$52,081 75
Average annual expenses,	10,000 00

WESTFIELD SAVINGS BANK—WESTFIELD.

[November 12.]

WM. G. BATES, *President.**Treasurer, V. W. CROWSON.*

Deposits,	\$725,044 91	
Profits,	9,191 22	
Public Funds,		\$91,500 00
Bank Stock,		29,000 00
Loans on Public Funds,		600 00
on Bank Stock,		13,852 11
on Real Estate,		382,953 85
on Personal Security,		185,863 42
to Counties, Cities and Towns,		21,200 00
Expense Account and Premium,		7,393 25
Cash on hand,		1,873 50
	<hr/>	<hr/>
	\$734,236 13	\$734,236 13

Number of Depositors,	2,473
Rate of ordinary dividends for the last year,	6 per cent.
Largest amount invested in the stock of any one bank,	\$25,800 00
Average annual expenses,	1,500 00

WEYMOUTH SAVINGS BANK—WEYMOUTH.

[August 16.]

_____, *President.**Treasurer, AMOS S. WHITE.*

Deposits,	\$873,319 49	
Profits,	14,627 15	
Suspense Account,	9,368 12	
Public Funds,		\$20,200 00
Bank Stock,		69,200 00
Railroad Bonds,		10,000 00
Loans on Real Estate,		538,320 00
on Personal Security,		228,522 00
to Counties, Cities and Towns,		1,000 00
Accrued Interest,		23,995 27
Cash on hand,		6,077 49
	<hr/>	<hr/>
	\$897,314 76	\$897,314 76

Number of Depositors,	2,441
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in	Jan., 1874.
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$39,000 00
Average annual expenses,	2,000 00

WHITINSVILLE SAVINGS BANK—WHITINSVILLE.

[October 15.]

JOHN C. WHITIN, *President.**Treasurer, H. A. GOODELL.*

Deposits,	\$74,052 32	
Profits,	282 44	
Bank Stock,		\$47,339 74
Loans on Real Estate,		18,150 00
on Personal Security,		5,900 00
to Banks, on interest,		2,739 24
Expense Account,		165 78
Cash on hand,		40 00
	<hr/>	<hr/>
	\$74,334 76	\$74,334 76

Number of Depositors,	311
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$6,027 50
Average annual expenses,	200 00

WINCHENDON SAVINGS BANK—WINCHENDON.

[November 17.]

ORLANDO MASON, *President.**Treasurer,* C. L. BEALS.

Deposits,	\$528,569 01	
Profits,	25,929 20	
Bills Payable,	4,630 16	
Public Funds,		\$12,000 00
Bank Stock,		72,400 00
Loans on Real Estate,		249,850 44
on Personal Security,		214,363 16
Premium Account,		9,153 12
Furniture Account,		1,200 00
Cash on hand,		161 65
	<hr/>	<hr/>
	\$559,128 37	\$559,128 37

Number of Depositors,	1,901
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in	Mar. 1, 1874.
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	\$23,400 00
Average annual expenses,	784 20

WINCHESTER SAVINGS BANK—WINCHESTER.

[December 10.]

DAVID SKILLINGS, *President.**Treasurer,* JOHN T. MANNY.

Deposits,	\$92,761 95	
Interest,	1,251 65	
Due Eliot National Bank,	4,353 01	
Bank Stock,		\$5,000 00
Loans on Real Estate,		68,950 00
on Personal Security,		4,000 00
to Counties, Cities and Towns,		20,000 00
Expense Account,		316 61
Furniture Account,		100 00
	<hr/>	<hr/>
	\$98,366 61	\$98,366 61

Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in	1874.
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	\$5,000 00
Average annual expenses,	400 00

WOBURN FIVE CENTS SAVINGS BANK—WOBURN.

[November 24.]

———, *President.**Treasurer, JAMES N. DOW.*

Deposits,	\$477,413 79	
Profits,	17,098 73	
Public Funds,		\$3,000 00
Bank Stock,		186,744 25
Real Estate,		5,000 00
Loans on Public Funds,		1,500 00
on Bank Stock,		2,350 56
on Real Estate,		234,046 16
on Personal Security,		54,690 00
Cash on hand,		7,181 55
	\$494,512 52	\$494,512 52

Number of Depositors,	2,354
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in	July, 1873.
Extra dividends are made	By vote of Trustees.
Largest amount invested in the stock of any one bank,	\$31,244 00
Average annual expenses,	2,000 00

WORCESTER COUNTY INSTITUTION FOR SAVINGS—WORCESTER.

[December 30.]

A. H. BULLOCK, *President.**Treasurer, C. A. HAMILTON.*

Deposits,	\$6,023,761 67	
Profits,	237,024 57	
Suspense Account,	10,309 25	
Public Funds,		\$1,254,300 00
Bank Stock,		806,450 00
Railroad Bonds,		585,000 00
Loans on Public Funds,		6,450 00
on Bank Stock,		10,100 00
on Real Estate,		3,097,392 00
on Personal Security,		169,215 00
Premiums,		1,085 68
Profit and Loss,		17,782 60
Loans to Counties, Cities and Towns,		210,700 00
to Banks, on interest,		76,932 64
Expense Account,		4,530 33
Cash on hand,		31,157 24
	\$6,271,095 49	\$6,271,095 49

Number of Depositors,	15,863
Rate of ordinary dividends for the last year,	6½ per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$69,800 00
Average annual expenses,	11,805 40

WORCESTER FIVE CENTS SAVINGS BANK—WORCESTER.

[April 28.]

CHARLES L. PUTNAM, *President*.*Treasurer*, GEO. W. WHEELER.

Deposits,	\$1,524,877 00	
Interest,	7,621 64	
Public Funds,		\$105,000 00
Bank Stock,		152,200 00
Railroad Bonds,		37,000 00
Loans on Public Funds,		3,000 00
on Bank Stock,		21,925 00
on Real Estate,		784,225 00
on Personal Security,		5,300 00
to Counties, Cities and Towns,		332,000 00
to Banks, on interest,		86,739 94
Expense Account,		2,108 20
Cash on hand,		3,000 50
	<u>\$1,532,498 64</u>	<u>\$1,532,498 64</u>
Number of Depositors,		7,485
Rate of ordinary dividends for the last year,		6 per cent.
No extra dividends.		
Largest amount invested in the stock of any one bank,		\$16,800 00
Average annual expenses,		4,200 00

WORCESTER MECHANICS' SAVINGS BANK—WORCESTER.

[April 15.]

HARRISON BLISS, *President*.*Treasurer*, H. WOODWARD.

Deposits,	\$2,673,837 47	
Interest,	40,116 18	
Public Funds,		\$149,700 00
Bank Stock,		197,900 00
Railroad Bonds,		102,000 00
Loans on Public Funds,		9,400 00
on Bank Stock,		23,100 00
on Real Estate,		1,562,439 66
on Personal Security,		223,062 17
on Railroad Stock,		10,600 00
to Counties, Cities and Towns,		57,500 00
Premium Account,		17,930 00
Expense Account,		2,329 99
Cash on hand,		57,991 83
	<u>\$2,713,953 65</u>	<u>\$2,713,953 65</u>
Number of Depositors,		6,035
Rate of ordinary dividends for the last year,		6½ per cent.
Last dividend of reserved profits, in		Jan., 1867.
Largest amount invested in the stock of any one bank,		\$83,000 00
Average annual expenses,		7,000 00

WORCESTER NORTH SAVINGS INSTITUTION—FITCHBURG.

[November 7.]

AUGUSTUS WHITMAN, *President.**Treasurer, H. A. WILLIS.*

Deposits,	\$1,238,781 38	
Profits,	24,467 97	
Rent Collected,	57 98	
Bills Payable,	2,500 00	
Bank Stock,		\$60,886 75
Railroad Bonds,		40,825 00
Loans on Public Funds,		1,000 00
on Bank Stock,		23,500 00
on Real Estate,		681,056 31
on Personal Security,		299,004 66
on Railroad Stock,		12,000 00
to Counties, Cities and Towns,		112,283 87
to Banks, on interest,		33,000 00
Expense Account,		986 32
Cash on hand,		1,264 39
	\$1,265,807 30	\$1,265,807 30

Number of Depositors,	3,081
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$11,200 00
Average annual expenses,	3,600 00

WORONOCO SAVINGS BANK—WESTFIELD.

[November 12.]

SAMUEL HORTON, *President.**Treasurer, R. WELLER.*

Deposits,	\$471,764 57	
Profits,	4,000 60	
Bank Stock,		\$1,015 00
Loans on Public Funds,		23,033 69
on Bank Stock,		2,340 00
on Real Estate,		287,542 67
on Personal Security,		79,875 00
to Counties, Cities and Towns,		53,300 00
Expense Account,		3,140 33
Cash on hand,		25,528 48
	\$475,765 17	\$475,765 17

Number of Depositors,	1,124
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	\$1,015 00
Average annual expenses,	524 70

ABSTRACT
OF THE
ANNUAL RETURNS
OF THE
SAVINGS BANKS.

1875.

BOSTON.				
	Boston Five Cents Savings Bank.	Boston Penny Savings Bank.	East Boston Savings Bank.	Eliot Five Cents Savings Bank.
When incorporated,	April 7, 1854.	1864.	April 26, 1848.	Feb. 4, 1864.
Number of depositors,	70,787	7,747	7,404	5,105
Amount of deposits,	\$13,322,537 69	\$1,184,984 47	\$2,499,951 31	\$1,263,130 57
Number of deposits during the year preceding,	59,657	7,666	9,052	5,582
Amount of the same,	\$4,503,056 43	\$356,408 12	\$767,374 00	\$132,508 55
Number of deposits received during the year of and exceeding \$300 at one time,	3,059	186	631	314
Amount of the same,	\$2,089,027 00	\$102,367 30	\$369,044 00	\$188,607 00
Number of withdrawals during the year,	50,076	5,680	9,819	3,957
Amount of the same,	\$3,264,408 91	\$326,077 98	\$711,901 00	\$276,708 13
Number of accounts opened during the year,	10,007	1,067	1,885	989
Number of accounts closed during the year,	6,152	1,304	1,558	782
Amount of surplus on hand,	\$64,715 47	-	\$36,257 39	\$8,427 64
Public funds,	1,705,000 00	-	-	155,000 00
Loans on public funds,	1,500 00	\$350 00	\$5,575 00	32,000 00
Bank stock,	427,987 50	49,937 14	509,523 51	55,400 00
Loans on bank stock,	22,500 00	6,150 00	36,850 00	700 00
Deposits in banks, bearing interest,	1,050,997 36	26,671 72	103,663 03	-
Railroad bonds,	240,000 00	5,012 50	8,525 00	45,000 00
Loans on railroad stock,	2,000 00	-	-	4,000 00
Invested in real estate,	137,349 70	122,495 94	48,458 07	-
Loans on mortgage of real estate,	8,098,650 00	720,950 00	1,584,532 28	849,150 00
Loans to town or county,	751,800 00	-	-	-
Loans on personal security,	807,200 00	244,833 33	227,970 00	125,600 00
Cash on hand,	23,134 28	6,101 43	15,599 35	10,349 68
Rate and amount of ordinary dividends for last year,	6 per cent. \$708,625 34	6 per cent. \$65,107 31	7 per cent. \$151,709 92	6 per cent. \$66,098 19

Average annual per cent. of dividends ending at time of and including last extra, 7 per cent.
 Extra dividend, how often declared, No extra.
 Annual expenses of the institution, \$7,363 97
 Number of outstanding loans not exceeding \$3,000, 34
 Aggregate amount of same, \$62,507 87

7 per cent.
 Every 3 years.
 \$38,954 36
 243
 \$478,600 00

6 per cent.
 No extra.
 \$7,363 97
 34
 \$62,507 87

7 per cent.
 No extra.
 \$7,100 00
 615
 \$929,686 33

7 per cent.
 Every 5 years.
 \$4,898 48
 121
 \$236,685 00

Boston Five Cents Savings Bank.—Rates of Interest on Loans—5 per cent. on \$41,000; 6½ per cent. on 15,000; 6 per cent. on 434,800; 6½ per cent. on 449,000; 6 per cent. on 150,000; 6½ per cent. on 55,000; 7 per cent. on 4,852,550; 7 3-10 per cent. on 3,594,300; 7½ per cent. on 100,000.

Public Funds—United States Bonds, \$900,000; Maine, 50,000; New Hampshire, 50,000; Boston, 419,000; Chelsea, 49,000; Cambridge, 40,000; Somerville, 150,000.

Bank Stock owned—Third, Springfield, \$10,000; Boston, 15,287 50; Hyde and Leather, 37,500; Republic, 15,000; First, Boston, 25,000; Second, 12,000; Blackstone, 64,900; Suffolk, 22,100; Shawmut, 10,000; Tremont, 34,500; Continental, 10,000; Rockland, 20,000; Washington, 15,000; Howard, 20,000; Reverse, 40,000; Merchants', 7,700; Commerce, 21,500; Commonwealth, 30,000; Webster, 12,500; Merchandise, 5,000.

Loans on Public Funds—On United States Bonds, \$1,000.

Loans on Bank Stock—40 shares Chelsea, \$3,500; on 214 shares Safety Fund Bank, Fitchburg, 19,000.

Loans on Railroad Stock—On \$3,000 Cheshire Bonds, 2,000.

Deposits in National Banks bearing interest—Commerce, \$469,339.85; North, 381,657.51; Exchange, 200,000.

Boston Penny Savings Bank.—Rates of Interest on Loans—6 per cent. on \$50,000; 7 per cent. on 434,814.50; 7 3-10 per cent. on 28,000; 7½ per cent. on 360,050; 8 per cent. on 104,433.33; 7 1 5 per cent. on 49,937.17.

Loan on Public Funds—On \$500 United States Bonds, 350.

Bank Stock owned—Everett, \$15,337.50; Hyde and Leather, 11,333.75; Atlas, 5,711.87; Manufacturers', 1,296; Merchants', 3,525; Commerce, 6,350; Fourth, 5,000.

Loans on Bank Stock—On 54 shares Everett, \$4,050; on 21 shares Hyde and Leather, 2,100.

Deposit in Bank bearing interest—Hide and Leather, \$26,671.72.

Railroad Bonds—Boston and Maine R.R., \$5,000.

East Boston Savings Bank.—Rates of Interest on Loans—6 per cent. on \$102,000; 7 per cent. on 141,115; 7½ per cent. on 10,000; 7½ per cent. on 84,700; 7 3-10 per cent. on 25,000; 8 per cent. on 1,470,042.28; 9 per cent. on 22,070.

Bank Stock owned—Atlas, \$22,719.62; Boston, 22,596.66; Blackstone, 6,223.06; Blyston, 5,766.50; City, 16,177.50; Continental, 16,760.25; Commerce, 28,660.96; Eliot, 13,153; Exchange, 230; Eagle, 10,874.15; Freeman's, 49,465; Globe, 25,212; Howard, 21,500; Hyde and Leather, 16,763.80; Market, 5,443.10; Massachusetts, 6,981.65; Merchants', 18,253.37; Mount Vernon, 3,064.25; North, 9,970.66; North America, 21,253.35; New England, 12,707.30; Redemption, 13,043.98; Reverse, 23,119.56; Republic, 16,620.30; Suffolk, 23,833.75; Shoe and Leather, 8,103.13; State, 31,513.88; Second National, 27,055.50; Traders', 5,496.75; Tremont, 11,816.41; Webster, 5,139; Union Market, 10,000.

Loans on Bank Stock—On 180 shares Eleventh Ward, \$13,000; on 105 shares Union Market, 9,450; on 130 shares Union Market, 11,700; on 30 shares Union Market, 2,700.

Deposits in Banks bearing interest—First Ward, \$25,317.40; Commerce, 78,346.20. Railroad Bonds—Eastern R.R., \$8,525.

Eliot Five Cents Savings Bank.—Rates of Interest on Loans—3 per cent. on \$20,000; 5 per cent. on 15,000; 6 per cent. on 24,000; 6½ per cent. on 30,000; 7 per cent. on 369,500; 7½ per cent. on 283,700; 7 3-10 per cent. on 72,350; 8 per cent. on 196,900.

Public Funds—United States Bonds, \$50,000; Maine, 1,000; Fall River, 5,000; Portland, 5,000; Charlestown, 6,000; Chelsea, 15,000; Cambridge, 10,000; Lowell, 10,000; Lawrence, 10,000; Somerville, 10,000; Taunton, 13,000; Springfield, 20,000.

Loans on Public Funds—Meriden, \$20,000; United States, 12,000.

Bank Stock owned—People's, \$13,000; Atlantic, 1,000; Atlas, 7,000; Columbian, 2,000; Continental, 5,000; Eagle, 1,000; Eliot, 1,000; Howard, 1,300; Market, 3,000; Merchants', 3,000; Mount Vernon, 6,100; Maverick, 800; State, 1,400; Shawmut, 4,300; Naumkeag, 1,000; Commerce, 1,700; North America, 1,000; Redemption, 2,000.

Loans on Bank Stock—On 7 shares People's, \$700.

Railroad Bonds—Boston and Lowell R.R., \$30,000; Cape Cod R.R., 15,000.

BOSTON.				
	Emigrant Savings Bank.	Mercantile Savings Institution.	North-End Savings Bank.	Mechanics' Savings Bank.
When incorporated,	May, 1870.	1861.	Feb. 17, 1870.	Mar. 30, 1874.
Number of depositors,	8,834	12,478	1,840	1,583
Amount of deposits,	\$2,760,304 95	\$4,755,161 32	\$639,236 96	\$410,056 13
Number of deposits during the year preceding,	13,259	36,896	2,546	3,958
Amount of the same,	\$1,111,681 73	\$2,448,192 90	\$307,642 30	\$482,390 56
Number of deposits received during the year of and exceeding \$300 at one time,	684	2,193	262	489
Amount of the same,	\$405,280 19	\$1,317,271 37	\$171,648 81	\$288,728 40
Number of withdrawals during the year,	10,945	14,665	2,031	2,048
Amount of the same,	\$891,683 84	\$1,973,680 66	\$223,991 58	\$198,458 85
Number of accounts opened during the year,	2,529	3,481	585	1,368
Number of accounts closed during the year,	2,301	2,640	473	456
Amount of surplus on hand,	—	—	\$1,027 00	—
Public funds,	\$209,450 00	\$921,700 00	65,000 00	—
Loans on public funds,	—	2,065 00	12,000 00	—
Bank stock,	6,652 38	28,172 50	43,781 29	\$54,901 00
Loans on bank stock,	—	—	1,200 00	—
Deposits in banks bearing interest,	117,328 40	154,728 69	—	58,150 53
Railroad bonds,	225,000 00	293,600 00	37,000 00	—
Loans on railroad stock,	—	—	1,500 00	—
Invested in real estate,	296,859 44	189,834 95	—	—
Loans on mortgage of real estate,	1,823,605 18	2,996,133 72	453,441 12	262,900 00
Loans to town or county,	—	195,850 00	—	—
Loans on personal security,	108,000 00	142,103 50	24,253 40	24,000 00
Cash on hand,	6,697 74	180,717 22	6 per cent.	3,745 48
Rate and amount of ordinary dividends for last year,	6 per cent. \$139,578 66	— \$262,248 97	6 per cent. \$31,367 82	6 per cent. \$9,434 33

Average annual per cent. of dividends ending at time of and including last extra,	No extra.	7 per cent.	No extra.
Extra dividend, how often declared,		Every 5 years.	
Annual expenses of the institution,	\$11,362 17	\$16,088 62	\$5,300 00
Number of outstanding loans not exceeding \$3,000,	252	851	144
Aggregate amount of same,	\$441,332 01	\$1,383,086 97	\$230,541 12
			\$109,000 00

Emigrant Savings Bank.—Rate of Interest on Loans—7 per cent. on \$210,041.84; 7½ per cent. on 8,500; 7 3-10 per cent. on 109,985; 7½ per cent. on 790,695.33; 7½ per cent. on 29,000; 8 per cent. on 783,383.01.

Public Funds—United States Bonds, \$450; Boston, 49,000; Portland, 15,000; Chelsea, 12,000; Lowell, 54,000; Charlestown, 23,000; Fall River, 50,000.

Bank Stock owned—Tremont, \$6,632.38.

Deposit in Bank bearing interest—Boston National, \$117,328.40.

Railroad Bonds—Boston and Albany, \$10,000; Old Colony, 75,000; Cape Cod, 10,000; Eastern, 70,000; Boston and Maine, 60,000.

Mercantile Savings Institution.—Rates of Interest on Loans—6 per cent. on \$30,000; 7 per cent. on 38,750; 7½ per cent. on 17,000; 7½ per cent. on 7,500; 8 per cent. on 2,960,633.72; 8½ per cent. on 7,000; 9 per cent. on 4,000.

Public Funds—New Hampshire, \$4,000; Melrose, 10,000; Boston, 19,000; Portland, 136,500; Augusta, 20,700; Bath, 74,700; Hartford, 12,000; Salem, 1,000; Bangor, 15,000; Lynn, 43,000; Calais, 1,700; Belfast, 59,000; Rockland, 76,500; Charlestown, 35,000; Manchester, 30,000; Chelsea, 49,000; Lowell, 15,000; Newburyport, 8,000; Lawrence, 15,000; Fall River, 20,000; Biddeford, 2,000; Portsmouth, 24,000; Dover, 39,300; Holyoke, 35,000; Haverhill, 6,000; Fitchburg, 20,000; Providence, 20,000; Somerville, 82,500; Norwiche, 30,000; New London, 3,000; Waterbury, 5,000; Hyde Park, 10,000.

Loans on Public Funds—On United States Bonds, \$2,065.

Bank Stock owned—Eleventh Ward, \$2,572.50; Manufacturers', 10,600; Wachusett, 10,000; Westminster, 5,000.

Deposits in Banks at interest—Boston National, \$32,888.67; Blackstone, 101,377.48; Manufacturers', 20,462.54.

Railroad Bonds—Old Colony and Newport R.R., \$24,000; Fitchburg, 20,000;

Fitchburg and Worcester, 2,500; Nashua and Worcester, 31,000; Boston and Maine, 50,000; Boston and Lowell, 100,000; Cheshire, 66,100.

North End Savings Bank.—Rates of Interest on Loans—6 per cent. on \$500; 7 per cent. on 40,950; 7 3-10 per cent. on 19,900; 7½ per cent. on 12,100; 7½ per cent. on 12,200; 8 per cent. on 370,491.12.

Public Funds—United States Bonds, \$21,000; Chelsea, 10,000; Cambridge, 13,000; Worcester, 5,000; Bath, 6,000; Belfast, 3,000; Wakefield, 6,000; Boston, 1,000.

Loans on Public Funds—On \$12,000 United States Bonds, 12,000.

Bank Stock owned—City, \$6,759.62; Revere, 3,112.37; Shoe and Leather, 3,782; Tremont, 2,100.25; Atlas, 5,787.50; Eagle, 8,012.75; Traders', 1,696.88; First, Chelsea, 5,787.50; North, 6,762.50.

Loans on Bank Stock—On 11 shares Shoe and Leather, \$1,200.

Railroad Bonds—Old Colony and Newport, \$10,000; Boston and Albany, 3,000; Boston and Maine, 20,000; Cheshire, 3,000; Eastern, 1,000.

Loans on Railroad Stock—Old Colony and Newport, \$700; Boston and Lowell, 800.

Mechanics' Savings Bank.—Rate of Interest on Loans—7 per cent. on \$5,000; 7 3-10 per cent. on 8,000; 8 per cent. on 250,900; 8½ per cent. on 21,000; 9 per cent. on 2,000.

Bank Stock owned—Central, \$3,190; North America, 2,975.50; Third, 1,380; Webster, 217; Tremont, 6,579; Republic, 1,275; Boston, 1,368.50; North, 6,093.23; New England, 885; Eleventh Ward, 2,140; Exchange, 9,362.50; Atlas, 648.75; Commerce, 4,708.25; Revere, 603.75; Commonwealth, 2,092; State, 464; Shoe and Leather, 3,721.25; Howard, 2,197.25; Merchandise, 5,000.

Deposits in Banks bearing interest—Central, \$4,735.69; Commonwealth, 53,414.84.

BOSTON.				
	Franklin Savings Bank.	Home Savings Bank.	Provident Institution for Savings.	South Boston Savings Bank.
When incorporated,	March, 1861.	Mar. 17, 1869.	Dec. 13, 1816.	Mar. 3, 1863.
Number of depositors,	10,133	26,913	33,712	8,373
Amount of deposits,	\$4,670,796 49	\$5,852,805 59	\$14,368,836 68	\$1,865,364 89
Number of deposits during the year preceding,	7,523	28,309	21,663	11,701
Amount of the same,	\$1,235,626 18	\$2,821,133 52	\$2,516,482 00	\$640,264 36
Number of deposits received during the year of and exceeding \$300 at one time,	964	1,726	2,391	477
Amount of the same,	\$622,624 95	\$999,075 93	\$1,456,804 00	\$278,075 47
Number of withdrawals during the year,	6,888	25,768	21,725	8,537
Amount of the same,	\$710,053 08	\$3,380,450 92	\$1,790,064 07	\$547,103 94
Number of accounts opened during the year,	1,759	4,700	5,247	1,993
Number of accounts closed during the year,	1,186	2,934	3,385	1,017
Amount of surplus on hand,	\$40,949 89	\$31,755 94	\$380,580 59	\$6,272 85
Public funds,	399,289 17	183,072 67	209,500 00	231,500 00
Loans on public funds,	—	5,000 00	6,000 00	—
Bank stock,	113,503 33	515,109 35	1,105,000 00	168,715 87
Loans on bank stock,	10,700 00	58,700 00	20,500 00	—
Deposits in banks bearing interest,	222,433 42	594,633 46	1,314,806 19	54,225 12
Railroad bonds,	9,737 50	159,000 00	459,250 00	133,000 00
Loans on railroad stock,	—	19,200 00	6,500 00	—
Invested in real estate,	5,056 95	21,500 00	800 00	91,328 80
Loans on mortgage of real estate,	3,163,872 50	3,693,418 34	6,750,600 00	976,467 94
Loans to town or county,	—	639,130 00	939,300 00	—
Loans on personal security,	770,007 50	589,700 00	4,112,500 00	166,018 22
Cash on hand,	2,637 78	80,799 04	5,058 63	2,475 79
Rate and amount of ordinary dividends for last year,	{ 6 per cent. \$245,725 57	{ 6 per cent. \$375,454 24	{ 5 per cent. \$635,408 01	{ 6 per cent. \$93,619 24

Average annual per cent. of dividends ending at time of and including last extra,		6½ per cent. Every 3 years.	6 & 6 $\frac{1}{10}$ per ct. Every 5 years.	7½ per cent. Every 3 years.
Extra dividend, how often declared,
Annual expenses of the institution,	.	.	\$22,003 13	\$5,717 86
Number of outstanding loans not exceeding \$3,000,	.	.	219	198
Aggregate amount of same,	.	.	\$439,830 00	\$356,900 00

Franklin Savings Bank.—Rates of Interest on Loans—6½ per cent. on \$47,000; 7 per cent. on 2,932,572.50; 7 3-10 per cent. on 164,200; 7½ per cent. on 750,807.50; 8 per cent. on 60,200.

Public Funds—United States Bonds, \$352,286.67; Massachusetts, 5,000; Boston, 42,002.50.
Bank Stock owned—Continental, \$49,417.75; Webster, 2,905.75; Revere, 26,819.88; New England, 4,170; Atlas, 5,520; Second, 5,602.95; North, 14,067; Third, 5,000.
Loans on Bank Stock, etc.—On 25 shares Continental, 21 shares North, 13 shares Shoe and Leather, 22 shares Boston and Albany R.R., and \$1,100 United States Bonds, 10,700.

Deposit in Bank bearing interest—Continental, \$222,433.42.

Railroad Bonds—Old Colony and Newport R. R., \$9,737.50.

Home Savings Bank.—Rates of Interest on Loans—6 per cent. on \$98,830; 6½ per cent. on 4,000; 7 per cent. on 2,745,000.41; 7 3-10 per cent. on 25,300; 7½ per cent. on 75,000; 7¾ per cent. on 6,000; 7¾ per cent. on 515,643.03; 8 per cent. on 1,535,374.90.

Public Funds—United States Bonds, \$3,834.50; Somerville, 123,000; Worcester, 50,000; Bangor, 6,238.17.

Loans on Public Funds—On United States Bonds, \$5,000.

Bank Stock owned—Atlas, \$23,529; Blackstone, 18,882; Boston, 4,407; Central, 52,896.25; Columbian, 6,564; Commerce, 6,877.75; Elliot, 6,178.25; Freeman's, 12,908.25; Hide and Leather, 5,676.25; Howard, 16,153.87; Market, Brighton, 20,449; Market, Boston, 17,206.37; Massachusetts, 6,062.50; Merchants', 12,593; New England, 27,312.50; North, 24,153.75; North America, 5,589.24; Redemption, 15,514.25; Revere, 23,976.25; Republic, 25,071.87; Shoe and Leather, 14,030; Suffolk, 6,173.75; Tremont, 25,446.25; Union, 14,412.50; Webster, 5,435; First, 18,720; Hamilton, 13,512.50; Shawmut, 24,425.75; Second, 60,932.25.

Loans on Bank Stock—On Central, \$24,600; on Boylston, 5,600; on Globe, 750; on Hide and Leather, 4,000; on Elliot, 3,500; on Washington, 2,250; on Dedham, 6,000; on South Readings, 12,000.

Deposits in Banks at interest—Central, \$65,112.57; Broadway, 532; Revere, 9,145.83; Hide and Leather, 65,000; Commonwealth, 169,166.67; Redemption, 83,989.75; Shoe and Leather, 100,000; Elliot, 83,394.97; N. E. Trust Co., 18,291.67.

Railroad Bonds—Boston and Lowell R. R., \$159,000.
Loans on Railroad Stock—Boston and Maine, \$9,200; Old Colony, 10,000.

Provident Institution for Savings.—Rates of Interest on Loans—4½ per cent. on \$100,000; 5 per cent. on 594,800; 5½ per cent. on 70,000; 6 per cent. on 1,796,500; 6½ per cent. on 110,000; 6¾ per cent. on 200,600; 7 per cent. on 8,683,100; 7 3-10 per cent. on 281,000.

Public Funds—Massachusetts, \$209,500.

Loans on Public Funds—On United States Bonds, \$1,000; on Boston, 5,000.
Bank Stock owned—Atlantic, \$21,500; Atlas, 67,500; Old Boston, 35,000; City, 31,500; Columbian, 42,800; Eagle, 45,000; Globe, 31,500; Hamilton, 33,700; Hide and Leather, 22,500; Massachusetts, 22,500; Merchants', 75,000; Continental, 66,800; Market, 52,000; New England, 23,900; North, 36,000; Revere, 40,000; Second, 64,000; State, 43,900; Suffolk, 45,000; Shoe and Leather, 50,000; Tremont, 90,000; Union, 31,200; Webster, 100,000; Washington, 33,700.

Loans on Bank Stock—On 100 shares Tremont, \$9,000; on 128 Continental, 11,500.
Railroad Bonds—Old Colony, \$225,250; Eastern, 234,000.

Loans on Railroad Stock—On 85 shares Boston and Albany, \$6,500.
Deposits in Banks at interest—Webster, \$683,123.88; Merchants', 631,682.31.

South Boston Savings Bank.—Rates of Interest on Loans—7 per cent. on \$148,800; 7 3-10 per cent. on 9,000; 7½ per cent. on 364,100; 8 per cent. on 620,586.16.

Public Funds—United States Bonds, \$86,000; Bangor, 35,000; Bath, 10,500; Belfast, 4,000; Rockland, 6,000; Portland, 35,000; New London, 10,000; Norwich, 6,000; Haverhill, 16,000; Charlestown, 5,000; Somerville, 10,000; Everett, 1,000; Chelsea, 7,000.

Bank Stock owned—Atlas, \$13,213.74; Commerce, 12,490.08; Columbia, 18,808.61; Elliot, 18,791.37; Globe, 7,651.55; Howard, 1,466.33; Massachusetts, \$974.91; Merchants', 9,640.58; Market, 1,135.26; Suffolk, 6,577.54; Traders', 3,051.92; Tremont, 31,094.79; Webster, 9,772.32; North, 4,695.62; North America, 3,038.44; Republic, 8,636.05; State, 12,726.76.

Deposits in Banks bearing interest—Broadway, \$54,225.12.

Railroad Bonds—_____, \$133,000.

BOSTON.					
	Suffolk Savings Bank.	Union Institution for Savings.	West Boston Savings Bank.	Brighton Five Cents Savings Bank.	Charlestown Five Cents Savings Bank.
When incorporated,	1833.	Feb. 11, 1865.	Feb. 12, 1867.	March, 1861.	1854.
Number of depositors,	19,256	10,564	9,192	795	9,009
Amount of deposits,	\$7,801,979 22	\$4,310,640 16	\$3,348,809 89	\$215,940 75	\$3,111,103 70
Number of deposits during the year preceding,	11,921	11,287	10,211	801	6,958
Amount of the same,	\$1,583,691 00	\$1,361,784 44	\$1,099,782 62	\$89,167 59	\$724,644 38
Number of deposits received during the year of and exceeding \$300 at one time,	1,581	914	783	72	717
Amount of the same,	\$943,804 00	\$600,264 60	\$456,171 13	\$49,908 02	\$471,376 54
Number of withdrawals during the year,	12,232	11,776	9,754	551	5,075
Amount of the same,	\$1,238,778 85	\$1,237,254 58	\$1,057,820 91	\$47,123 21	\$500,937 30
Number of accounts opened during the year,	2,922	2,075	1,812	215	1,475
Number of accounts closed during the year,	2,159	2,179	1,733	149	1,056
Amount of surplus on hand,	\$366,583 03	\$57,973 49	\$7,381 03	\$7,843 26	\$57,944 50
Public funds,	250,000 00	-	101,706 25	None.	-
Loans on public funds,	-	7,000 00	5,000 00	3,000 00	3,000 00
Bank stock,	432,625 00	-	716,444 75	32,725 00	572,478 50
Loans on bank stock,	5,000 00	-	-	None.	29,500 00
Deposits in banks bearing interest,	426,995 00	252,326 89	96,186 38	None.	49,302 31
Railroad bonds,	115,000 00	132,718 75	26,375 00	None.	179,000 00
Loans on railroad stock,	-	-	-	None.	-
Invested in real estate,	200,000 00	288,353 06	32,500 00	None.	91,868 71
Loans on mortgage of real estate,	3,730,412 84	3,138,560 95	2,048,288 55	157,973 00	2,153,470 52
Loans to town or county,	-	361,809 00	20,000 00	-	20,000 00
Loans on personal security,	2,963,000 00	323,282 00	405,858 00	22,315 07	54,000 00

Cash on hand,	\$42,162 75	\$6,555 67	\$15,744 59	\$5,283 50	\$65,730 47
Rate and amount of ordinary dividends for last year,	{ 5 per cent. \$343,061 09	6 per cent. —	6 per cent. \$192,110 72	5 per cent. \$8,021 83	6 per cent. \$159,395 26
Average annual per cent. of dividends ending at time of and including last extra,	7 per cent.	—	—	8 $\frac{2}{10}$ per cent.	7 $\frac{1}{2}$ per cent.
Extra dividend, how often declared,	Every 5 years.	—	No extra.	Every 3 years.	Every 3 years.
Annual expenses of the institution,	\$20,831 94	\$13,174 36	\$11,322 30	\$2,522 87	\$5,000 00
Number of outstanding loans not exceeding \$3,000,	32	726	203	67	546
Aggregate amount of same,	\$78,733 00	\$929,160 00	\$430,226 80	\$92,288 07	\$978,690 00

Suffolk Savings Bank.—Rates of Interest on Loans—5 per cent. on \$330,000; 6 per cent. on \$50,076.24; 6 $\frac{1}{2}$ per cent. on 175,000; 7 per cent. on \$343,336.60.
Public Funds—United States Bonds, \$170,000; City of Boston, 50,000; City of Worcester, 20,000; New Bedford, 10,000.

Bank Stock owned—Market, \$15,000; Atlas, 62,400; Washington, 15,000; State, 11,700; Shoe and Leather, 10,000; Revere, 40,000; Bay State, 13,125; Shawmut, 13,300; City, 15,000; Commerce, 20,000; Hide and Leather, 5,000; Union, 10,000; Merchants', 53,200; Columbian, 49,200; Webster, 37,500; Railroad, 5,000; New England, 1,100; Eagle, 36,100; Massachusetts, 5,000.

Loan on Bank Stock—On 51 shares First, New Bedford, \$5,000.

Railroad Bonds—Old Colony, \$115,000.

Deposits in Banks bearing interest—Columbian, \$78,152.79; New England, 348,842.21.

Union Institution for Savings.—Rate of Interest on Loans—5 $\frac{1}{4}$ per cent. on \$50,000; 6 per cent. on 102,600; 6 $\frac{1}{2}$ per cent. on 47,000; 7 per cent. on 448,417.95; 7 $\frac{3}{4}$ per cent. on 118,700; 7 $\frac{1}{2}$ per cent. on 545,650; 8 per cent. on 2,246,475.

Loan on Public Funds—On United States Bonds, \$7,000.

Deposit in Bank bearing interest—Commerce, \$252,326.89.
Railroad Bonds—Boston and Lowell, \$49,708.75; Boston and Providence, 50,000; Old Colony and Newport, 33,000.

West Boston Savings Bank.—Rates of Interest on Loans—6 per cent. on \$72,000; 7 per cent. on 541,659.44; 7 $\frac{3}{4}$ per cent. on 100,500; 7 $\frac{1}{2}$ per cent. on 321,336.51; 8 per cent. on 1,413,630.70; 9 per cent. on 30,000.

Public Funds—Boston, \$49,406.25; New Bedford, 52,300.

Loans on Public Funds—On United States Bonds, \$5,000.

Bank Stock owned—Atlantic, \$15,000; Atlas, 20,358.50; Blackstone, 41,239.50; City, 11,525; Commerce, 43,368.37; Continental, 23,144.38; Eagle, 29,196.25; Eleventh Ward, 10,757.50; Eliot, 30,220; Everett, 12,650; First Ward, 5,112.50; Globe, 12,800; Hamilton, 45,549.50; Hide and Leather, 19,929.25; Howard, 11,412.50; Manufacturers', 10,950; Market, 11,011.75; Merchants', 39,383.37; Mount Vernon, 12,761.88;

North, 12,189.50; North America, 21,780.50; Redemption, 10,350; Republic, 39,894.13; Revere, 47,438.12; Shawmut, 12,125.25; Shoe and Leather, 26,700; State, 22,275; Suffolk, 12,550; Tremont, 55,307; Webster, 36,685; Brighton, 7,600; Wachusett, 5,000.
Railroad Bonds—Old Colony, \$26,375.
Deposit in Bank bearing interest—Merchants', \$96,186.38.

Brighton Five Cents Savings Bank.—Rates of Interest on Loans—7 per cent. on \$14,123; 7 $\frac{3}{4}$ per cent. on 4,800; 7 $\frac{1}{2}$ per cent. on 2,300; 8 per cent. on 154,565.07; 9 per cent. on 5,500.

Loans on Public Funds—On United States Bonds, \$3,000.
Bank Stock owned—Webster, \$5,850; City, 1,411; Suffolk, 1,154.25; Shawmut, 400; Commerce, 1,021.50; Maverick, 6,082.75; Brighton, 12,545.50; Freeman's, 670; Metropolitan, 3,090; Central, 500.

Charlestown Five Cents Savings Bank.—Rates of Interest on Loans—6 per cent. on \$30,000; 7 per cent. on 511,583.32; 7 $\frac{3}{4}$ per cent. on 125,000; 7 $\frac{1}{2}$ per cent. on 559,450; 8 per cent. on 1,022,935.20; 7 $\frac{3}{4}$ per cent. on 11,000.

Loans on Public Funds—On United States Bonds, \$3,000.
Bank Stock owned—Blackstone, \$20,900; Republic, 29,575; Market, 19,200; Traders', 14,000; Howard, 28,400; Atlas, 24,600; Shoe and Leather, 9,100; Third, 500; Suffolk, 21,100; State, 17,200; City, 9,800; Washington, 14,240; Tremont, 9,650; Webster, 18,100; First, 1,985; Revere, 15,000; North, 16,000; Maverick, 12,901.50; Hide and Leather, 41,400; Redemption, 6,900; Railroad, 15,300; Commonwealth, 5,000; Eliot, 30,900; Continental, 45,900; Boylston, 9,700; First Ward, 11,140; Monument, 6,245; Bunker Hill, 28,600; First, Lynn, 23,300; Newton, 2,295; Andover, 2,800; Brighton, 1,047; Market, Brighton, 2,700; Blue Hill, 3,300; Home, Brockton, 15,000; Globe, 11,200; Merchants', 10,500; Wachusett, 15,000.

Loans on Bank Stock—On 90 shares Bunker Hill, \$9,800; on 118 shares Monument, 13,500; on 10 shares Union, 1,100; on 10 shares Monument, 6,100.

Deposit in Bank bearing interest—Monument, \$49,302.31.
Railroad Bonds—Boston and Albany, \$179,000.

	BOSTON.				CHELSEA.
	Warren Institution for Savings.	Dorchester Savings Bank.	Jamaica Plain Savings Bank.	Institution for Savings in Roxbury.	Chelsea Savings Bank.
When incorporated,	Feb. 21, 1829.	1853	1872.	Feb. 22, 1825	April 28, 1854.
Number of depositors,	10,803	1,822	151	7,588	5,575
Amount of deposits,	\$3,827,000 19	\$577,712 33	\$21,800 03	\$2,804,114 55	\$1,078,258 53
Number of deposits during the year preceding,	7,244	1,728	185	7,482	7,814
Amount of the same,	\$774,166 00	\$142,887 05	\$14,831 87	\$628,991 40	\$337,557 09
Number of deposits received during the year of and exceeding \$300 at one time,	683	120	11	468	205
Amount of the same,	\$434,636 00	\$55,474 60	\$7,695 00	\$289,173 00	\$125,372 56
Number of withdrawals during the year,	7,470	1,090	89	6,932	4,558
Amount of the same,	\$614,596 10	\$107,080 51	\$7,738 03	\$515,284 13	\$280,623 22
Number of accounts opened during the year,	1,324	300	55	1,417	1,740
Number of accounts closed during the year,	910	218	33	1,028	871
Amount of surplus on hand,	\$131,011 61	\$11,622 38	-	\$22,711 63	\$17,190 90
Public funds,	150,000 00	19,436 00	-	99,329 90	145,381 25
Loans on public funds,	1,500 00	1,000 00	-	71,000 00	-
Bank stock,	127,800 00	48,961 50	-	188,139 97	72,458 31
Loans on bank stock,	13,650 00	-	-	27,450 00	-
Deposits in banks bearing interest,	66,808 48	19,243 05	\$1,000 00	55,872 14	-
Railroad bonds,	206,187 50	33,235 50	-	187,321 73	-
Loans on railroad stock,	-	-	-	-	-
Invested in real estate,	50,000 00	6,000 00	-	12,000 00	15,925 25
Loans on mortgage of real estate,	2,688,204 32	366,290 27	17,400 00	1,212,172 87	767,226 20
Loans to town or county,	59,500 00	-	-	13,900 00	36,000 00
Loans on personal security,	385,025 00	92,482 00	2,000 00	923,730 00	16,000 00

Cash on hand,	\$72,273 19	\$22,929 44	\$348 34	\$91,781 71	\$42,458 42
Rate and amount of ordinary dividends for last year,	{ 6½ per cent. \$229,574 11	6 per cent. —	6 per cent. \$988 70	6 per cent. \$184,985 07	6 per cent. —
Average annual per cent. of dividends ending at time of and including last extra,	—	7 per cent. Abolished 1873.	—	6½ per cent. Every 5 years.	6½ per cent. Every 5 years.
Extra dividend, how often declared,	—	Abolished 1873.	No extra.	Every 5 years.	Every 5 years.
Annual expenses of the institution,	\$9,422 21	\$2,500 00	No expense.	\$8,043 81	\$4,500 00
Number of outstanding loans not exceeding \$3,000,	552	168	6	121	371
Aggregate amount of same,	\$1,000,600 00	\$234,188 75	\$12,700 00	\$206,360 90	\$486,276 20

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Warren Institution for Savings.—Rates of Interest on Loans—5 per cent. on \$150,375; 6 per cent. on 178,000; 7 per cent. on 599,305.29; 7-10 per cent. on 180,400; 7½ per cent. on 1,487,829.03; 8 per cent. on 551,970.

Public Funds—United States Bonds, \$150,000; Charlestown, 115,185.89; Somerville, 75,160; Everett, 4,850.

Loans on Public Funds—On United States Bonds, \$1,500.

Bank Stock owned—Bunker Hill, \$19,700; City, 2,000; Eagle, 7,500; Market, 3,500; Shoe and Leather, 5,000; Hide and Leather, 15,000; Massachusetts, 5,500; Traders, 10,000; Third, 5,000; Maverick, 4,000; New England, 11,600; Union, 30,000; Everett, 6,000; Naumkeag, 500; Merchandise, 2,500.

Loans on Bank Stock—On 45 shares Bunker Hill, \$5,000; on 10 shares Market, 1,000; on 14 shares State, 900; on 50 shares Maverick, 5,500; on 5 shares North America, 450; on 8 shares Union Market, 800.

Deposits in Banks bearing interest—Bunker Hill, \$16,808; Blackstone, 50,000. Railroad Bonds—Worcester and Nashua, \$50,000; Old Colony, 104,937.50; Boston and Albany, 51,250.

Dorchester Savings Bank.—Rates of Interest on Loans—6 per cent. on \$1,000; 7 per cent. on 45,500; 7-10 per cent. on 27,750; 8½ per cent. on 360,972.27; 7½ per cent. on 23,550.

Public Funds—\$19,436.

Loans on Public Funds—\$1,000.

Bank Stock owned—\$48,961.50.

Deposit in Bank bearing interest—\$19,243.05.

Railroad Bonds—\$33,255.50.

Jamaica Plain Savings Bank.—Rates of Interest on Loans—6 per cent. on \$2,000; 7-10 per cent. on 7,000; 7½ per cent. on 115,500; 8 per cent. on 4,900. Deposit in Bank bearing interest—\$1,000.

Institution for Savings in Roxbury and vicinity.—Rates of Interest on Loans—5 per cent. on \$40,000; 6 per cent. on 76,000; 6½ per cent. on 38,000; 6¼ per cent. on 13,000; 7 per cent. on 1,871,652.87; 7-10 per cent. on 116,400; 7½ per cent. on 83,000; 8 per cent. on 10,200.

Public Funds—United States Bonds—\$99,329.90.

Loans on Public Funds—On United States Bonds, \$71,000.

Bank Stock owned—Second, \$5,500; Washington, 58,729.50; Rockland, 19,430; People's, 21,000; Revere, 20,000; First, 20,000; Atlantic, 5,000; Commerce, 2,000; Atlas, 6,000; North, 25,680.47; State, 2,300; Market, 2,500.

Loans on Bank Stock—On 40 shares Blackstone, \$3,000; on 45 shares Continental, 4,500; on 110 shares Collateral Loan Co., 10,000; on 5 shares Massachusetts, 1,250; on 60 shares Mechanics', N. B., 6,000; on 15 shares Exchange, 1,350; on 20 shares Danvers, 1,350.

Deposit in Bank bearing interest—Washington, \$55,872.14.

Railroad Bonds—South Shore R. R., \$187,321.73.

Chelsea Savings Bank.—Rates of Interest on Loans—6 per cent. on \$21,000; 7 per cent. on 25,000; 7-10 per cent. on 15,000; 8 per cent. on 758,226 20.

Public Funds—United States Bonds, \$57,825; New Hampshire, 1,955; Rhode Island, 1,955; Chelsea, 1,900; Boston, 16,215; Charlestown, 970; Portland, 948.75; Fall River, 20,250; Lynn, 9,825; New Haven, 956.25; Lowell, 8,651.25; Worcester, 3,900; Somerville, 20,050.

Bank Stock owned—First, Chelsea, \$7,682; North, 2,774.25; Howard, 4,870.25; Massachusetts, 9,798.12; Continental, 7,268.50; Commerce, 1,992.50; Traders', 2,706.75; South Weymouth, 2,420.50; Exchange, 3,022.35; North America, 1,037.50; Webster, 583.84; Boylston, 3,887; Exchange, Salem, 626.50; Atlas, 10,988.25; State, 2,125.50; Suffolk, 1,450; City, 6,108.75; Eagle, 3,115.75

	AMESBURY.		ANDOVER.		BEVERLY.		DANVERS.		GEORGETOWN.	
	Amesbury Savings Bank.		Andover Savings Bank.		Beverly Savings Bank.		Danvers Savings Bank.		Georgetown Savings Bank.	
When incorporated,	1871.	1834.	Feb., 1867.	1850.	1868.					
Number of depositors,	354	3,218	1,902	2,912	448					
Amount of deposits,	\$79,935 71	\$1,342,789 01	\$515,934 06	\$1,027,048 61	\$103,939 20					
Number of deposits during the year preceding,	309	2,037	4,707	1,374	381					
Amount of the same,	\$35,620 48	\$264,266 69	\$104,635 38	\$174,465 04	\$32,205 76					
Number of deposits received during the year of and exceeding \$300 at one time,	30	256	57	183	43					
Amount of the same,	\$16,244 00	\$162,421 00	\$31,172 95	\$109,815 00	\$25,210 00					
Number of withdrawals during the year,	114	1,423	1,085	1,193	167					
Amount of the same,	\$10,662 59	\$149,852 39	\$94,944 89	\$111,557 44	\$14,175 01					
Number of accounts opened during the year,	108	500	213	381	103					
Number of accounts closed during the year,	35	250	187	236	52					
Amount of surplus on hand,	\$52 73	\$37,956 77	\$2,720 44	\$20,502 78	\$111 31					
Public funds,	-	20,000 00	-	17,500 00	-					
Loans on public funds,	-	500 00	3,300 00	4,900 00	-					
Bank stock,	-	129,200 00	132,028 35	142,847 25	20,211 75					
Loans on bank stock,	-	-	5,860 00	29,565 00	-					
Deposits in banks bearing interest,	-	3,000 00	-	8,432 34	-					
Railroad bonds,	7,000 00	228,000 00	2,732 08	-	-					
Loans on railroad stock,	-	-	-	-	-					
Invested in real estate,	-	-	-	-	-					
Loans on mortgage of real estate,	41,625 00	395,354 40	348,937 62	559,371 13	66,746 65					
Loans to town or county,	-	526,000 00	-	32,155 00	-					
Loans on personal security,	28,852 50	72,635 00	10,600 00	243,989 00	14,365 00					

Cash on hand,	\$2,483 27	\$5,606 38	\$15,196 45	\$6,791 67	\$4,682 03
Rate and amount of ordinary dividends for last year,	{ 6½ per cent. \$3,918 83	7 per cent. \$80,939 49	6 per cent. \$29,064 62	6½ per cent. \$60,118 08	6½ per cent. \$5,166 52
Average annual per cent. of dividends ending at time of and including last extra,	—	8½ per cent.	6 per cent.	—	—
Extra dividend, how often declared,	No extra.	No extra.	Every 3 years.	No extra.	No extra.
Annual expenses of the institution,	Nothing.	\$2,000 00	\$1,000 00	About \$2,000 00	\$225 00
Number of outstanding loans not exceeding \$3,000,	39	107	311	324	131
Aggregate amount of same,	\$41,977 50	\$156,804 00	\$297,839 62	\$294,671 00	\$76,111 65

Amesbury Savings Bank.—Rates of Interest on Loans—7 per cent. on \$9,500; 7½ per cent. on 70,477.50.
Railroad Bonds—West Amesbury Branch, \$7,000.

Andover Savings Bank.—Rates of Interest on Loans—6½ per cent. on \$6,500; 7 per cent. on 331,455; 7 3-10 per cent. on 73,150; 7½ per cent. on 44,154.40; 8 per cent. on 13,650.

Public Funds—United States Bonds, \$20,000.
Loans on Public Funds—On United States Bonds, \$500; Andover Savings Bank, 450.

Bank Stock owned—Andover, \$22,700; Bay State, Lawrence, 7,500; Blackstone, 10,000; Merchants', 2,500; Webster, 15,400; Republic, 22,500; Continental, 3,600; Wachusett, 10,000; Revere, 33,000.

Deposit in Bank bearing interest—\$3,000.
Railroad Bonds—\$228,000.

Beverly Savings Bank.—Rates of Interest on Loans—7 per cent. on \$5,500; 7 3-10 per cent. on 358,522.62; 7½ per cent. on 1,100; 8 per cent. on 3,575.

Loans on Public Funds—On United States Bonds, \$3,300.
Bank Stock owned—Beverly, \$15,493; Traders', 11,023.75; City, 11,202.50; Howard, 5,398.62; Eagle, 5,864.50; Revere, 5,994; Massachusetts, 12,301.99; North, 6,032.62; Atlas, 5,954.87; Hide and Leather, 5,855.50; Shoe and Leather, 7,044; Webster, 5,403; Republic, 6,480; Continental, 2,165; First, Lynn, 5,958.50; First, Salem, 2,667; Salem, 5,768.50; Exchange, Salem, 3,781.50; Merchandise, 1,500; Tremont, 6,137.50.

Loans on Bank Stock—On — shares Beverly, \$5,500 on Danvers Savings Bank Book, 360.
Railroad Bonds—Eastern R. R. 7s, \$2,732.08.

Danvers Savings Bank.—Rates of Interest on Loans—6 per cent. on \$666; 7 per cent. on 538,550; 7 3-10 per cent. on 21,000; 7½ per cent. on 96,000; 8 per cent. on 176,700.

Public Funds—United States 5.20 Bonds, \$17,500.
Loans on Public Funds—\$4,900.

Bank Stock owned—Washington, \$2,500; Commerce, 8,000; Revere, 10,000; Tremont, 2,000; Exchange, 8,000; Globe, 10,612.50; Redemption, 7,901.25; Atlas, 11,350; State, 5,356.25; Traders', 2,800; Howard, 6,800; Continental, 1,080; Merchants', 6,475; Asiatic, 18,000; Naumkeag, 500; Rockport, 1,500; First, Salem, 700; Warren, 5,600; First, Danvers, 6,900; Salem, 2,862.50; Commerce, New Bedford, 8,962.50; First, New Bedford, 14,947.25.

Loans on Bank Stock—On First, Danvers, \$5,565; on 100 shares South Reading, 10,000; on City, Lynn, 5,000; on Collateral Loan Co., 9,000.
Deposits in Banks bearing interest—Redemption, \$4,076.62; Maverick, 1,518.62; N. E. Trust Co., 28,372.

Georgetown Savings Bank.—Rates of Interest on Loans—7 3-10 per cent. on \$23,560; 8 per cent. on 59,465.
Bank Stock owned—Columbian, \$1,703; Market, 1,130; State, 3,290; Eleventh Ward, 2,623.75; Manufacturers', 3,465; Georgetown, 8,000.

	GLOUCESTER.		GROVELAND.		HAVERHILL.	
	Cape Ann Savings Bank.		Groveland Savings Bank.		City Five Cents Savings Bank.	Haverhill Savings Bank.
When incorporated,	1846.		1869.		Mar. 28, 1870.	1829.
Number of depositors,	4,019		162		4,327	7,293
Amount of deposits,	\$1,168,810 36		\$41,413 99		\$930,603 28	\$2,658,685 26
Number of deposits during the year preceding,	3,477		99		4,669	3,927
Amount of the same,	\$302,892 00		\$12,629 45		\$313,405 43	\$302,736 00
Number of deposits received during the year of and exceeding \$300 at one time,	217		14		195	260
Amount of the same,	\$123,959 00		\$7,967 50		\$104,152 28	\$151,573 00
Number of withdrawals during the year,	2,726		37		2,127	3,541
Amount of the same,	\$232,922 67		\$3,982 47		\$155,571 98	\$302,713 77
Number of accounts opened during the year,	973		32		961	709
Number of accounts closed during the year,	658		7		546	670
Amount of surplus on hand,	\$17,587 61		\$321 47		\$11,128 84	\$19,295 00
Public funds,	55,000 00		-		59,292 05	799,600 00
Loans on public funds,	500 00		-		2,750 00	7,250 00
Bank stock,	197,292 27		818 00		43,611 08	499,650 00
Loans on bank stock,	-		-		8,500 00	21,250 00
Deposits in banks bearing interest,	14,000 00		-		-	-
Railroad bonds,	41,654 43		-		68,138 33	60,000 00
Loans on railroad stock,	-		-		900 00	400 00
Invested in real estate,	8,000 00		-		-	-
Loans on mortgage of real estate,	544,609 00		26,600 00		643,032 35	1,176,675 00
Loans to town or county,	212,892 92		6,950 00		26,000 00	60,000 00
Loans on personal security,	121,625 00		500 00		54,541 39	14,950 00
Cash on hand,	17,391 66		6,867 46		27,228 42	38,205 26
Rate and amount of ordinary dividends for last year,	6 per cent. \$61,792 43		6 per cent. \$2,089 80		6 per cent.	6 per cent. \$149,694 27

Average annual per cent. of dividends ending at time of and including last extra,
Extra dividend, how often declared,
Annual expenses of the institution,
Number of outstanding loans not exceeding \$3,000,
Aggregate amount of same,

7½ per cent. Every 5 years. \$3,072 94 438	— No extra. \$55 00 46	6.06 per cent. No regular time. \$2,500 00 134	— No extra. \$3,850 00 550 00
\$386,609 00	\$34,050 00	\$154,265 00	\$738,525 00

Cape Ann Savings Bank.—Rates of Interest on Loans—7 3-10 per cent. on \$5,-
812.34; 7 per cent. on 50,000; 6½ per cent. on 25,000; 6 per cent. on 10,000.

Public Funds—United States Bonds, \$55,000.
Loans on Public Funds—On United States Bonds, \$500.
Bank Stock owned—Atlantic, \$4,260; Atlas, 6,221.75; Blackstone, 15,761.50; Cape
Ann, Gloucester, 10,675; Commerce, 3,015.25; Central, 2,575; Continental, 2,354;
Eagle, 8,676.92; Exchange, 5,815.82; First, Danvers, 3,375; First, Boston, 5,050.30;
Freeman's, 5,757; Globe, 6,115; Gloucester, 10,698.50; Howard, 3,100; Hide and
Leather, 8,887.50; Merchants', 511.25; Market, 2,925; North, 6,475; New England,
5,550; Rockport, 8,406; Redemption, 21,461.50; Republic, 7,520; Shawmut, 6,979.13;
Second, 7,400; Tremont, 5,996.53; Webster, 2,089.37; Boston, 4,660.50; Globe, 10,-
000; Georgetown, 5,000.

Railroad Bonds—Boston and Albany, \$5,334.43; Eastern, 30,050; Lowell, 6,270.
Deposit in Bank bearing interest—National Bank Redemption, \$14,000.

Groeland Savings Bank.—Rates of Interest on Loans—7 per cent. on \$6,950;
8 per cent. on 27,100.
Bank Stock owned—First Ward, \$818.

City Five Cents Savings Bank.—Rates of Interest on Loans—6 per cent. on \$13,-
150; 6½ per cent. on 10,000; 7 per cent. on 105,900; 7 3-10 per cent. on 27,000; 7½ per
cent. on 77,000; 8 per cent. on 408,055.

Public Funds—City of Lawrence, \$10,000; Haverhill, 10,695; Hartford, 1,000;
Springfield, 1,880; Fall River, 11,500.80; Somerville, 15,000; Bradford, 3,960; Marl-
borough, 5,256.25.
Loans on Public Funds—\$2,750.

Bank Stock owned—First, Haverhill, \$21,588.71; Commerce, 1,467.12; Merchants',
3,173.75; Tremont, 3,783.75; Massachusetts, 3,660; Merrimack, Haverhill, 690; Con-
tinental, 9,247.75.

Loans on Bank Stock—Monument Bank, Charlestown, \$500; First National,
Boston, 8,000.
Railroad Bonds—Boston and Maine, \$904; Old Colony, 39,248.33; Boston and
Lowell, 13,365.

Haverhill Savings Bank.—Rates of Interest on Loans—6 per cent. on \$10,000;
7 per cent. on 1,270.520.

Public Funds—United States Bonds, \$250,000; Haverhill, 85,500; Portsmouth,
51,500; Fall River, 50,000; Dover, 46,300; Cambridge, 35,000; Nashua, 35,000;
Boston, 100,000; Portland, 35,000; Charlestown, 25,000; Lawrence, 28,000; Win-
throp, 20,000; Bradford, 13,000; Rockland, 5,300; Somerville, 35,000; Natick, 20,000.
Loans on Public Funds—On United States Bonds, \$5,450; on Haverhill, 800; on
Maine, 1,000.

Bank Stock owned—Haverhill, \$37,500; Merrimack, 27,500; Essex, 16,700; First,
13,000; Methuen, 10,000; Malden, 10,000; Bay State, 3,750; Andover, 3,200; Boston,
26,700; North America, 26,700; Republic, 22,500; Blackstone, 26,700; Howard,
15,000; Atlas, 20,000; Hide and Leather, 20,000; Redemption, 25,400; Exchange,
15,000; Shawmut, 15,000; North, 15,000; Maverick, 10,000; Traders', 10,000; Fan-
ueil Hall, 10,000; First, 5,000; Webster, 5,000; Columbian, 5,000; Eagle, 8,000;
State, 5,000; Shoe and Leather, 7,500; Suffolk, 15,000; City, 10,000; Continental,
10,000; Manufacturers', 5,000; Hamilton, 7,500; Globe, 10,000; Commerce, 5,000;
National City, 15,000; Third National, 5,000; Everett, 4,000; Eliot, 3,000; Fourth,
5,000.

Loans on Bank Stock—Haverhill \$950; Merrimack, 2,450; Tremont, 1,400;
Boston, 650; Essex, Haverhill, 15,800.

Railroad Bonds—Eastern, \$25,000; Old Colony, 9,000; Boston and Maine, 10,000;
New Bedford and Taunton, 10,000; West Amesbury Branch, 6,000.

Loan on Railroad Bonds—Boston and Maine, \$400.

	IPSWICH.		LAWRENCE.			LYNN.
	Ipswich Savings Bank.	Broadway Savings Bank.	Essex Savings Bank.	Lawrence Savings Bank.	Lynn Institution for Savings.	
When incorporated,	1869.	1872.	Mar. 12, 1847.	Mar. 7, 1868.	1826.	
Number of depositors,	545	3,377	9,024	1,628	5,403	
Amount of deposits,	\$86,557 08	\$1,006,814 26	\$3,175,157 83	\$422,120 18	\$1,889,135 95	
Number of deposits during the year pre- ceding,	504	5,833	8,711	1,794	5,009	
Amount of the same,	\$37,148 43	\$557,737 79	\$644,590 23	\$172,188 10	\$508,023 00	
Number of deposits received during the year of and exceeding \$300 at one time,	26	431	508	134	415	
Amount of the same,	\$16,231 66	\$236,891 00	\$290,951 47	\$74,022 43	\$241,580 00	
Number of withdrawals during the year,	270	2,343	5,189	1,306	4,898	
Amount of the same,	\$20,653 07	\$264,852 22	\$751,852 03	\$148,277 15	\$427,053 95	
Number of accounts opened during the year,	159	1,393	1,749	445	1,082	
Number of accounts closed during the year,	65	724	1,720	418	877	
Amount of surplus on hand,	—	\$38,218 78	\$81,169 35	\$19,411 61	\$14,624 65	
Public funds,	\$1,868 84	—	207,000 00	5,754 17	274,580 00	
Loans on public funds,	—	1,900 00	1,400 00	—	8,200 00	
Bank stock,	25,515 00	197,170 21	307,750 00	63,975 01	272,478 00	
Loans on bank stock,	—	7,500 00	—	6,500 00	8,950 00	
Deposits in banks bearing interest,	1,000 00	—	23,493 35	—	90,062 38	
Railroad bonds,	—	—	401,500 00	—	42,700 00	
Loans on railroad stock,	—	—	—	—	—	
Invested in real estate,	—	—	15,000 00	—	60,000 00	
Loans on mortgage of real estate,	47,300 00	756,600 00	1,952,062 10	328,353 13	907,098 00	
Loans to town or county,	—	—	—	—	161,925 00	
Loans on personal security,	7,960 00	25,000 00	329,342 34	29,678 00	55,137 00	

Cash on hand,	\$2,565 89		\$56,411 03	\$18,779 39	\$12,798 87	\$13,685 90
Rate and amount of ordinary dividends for last year,	6 per cent.		6 per cent.	6 per cent.	6 per cent.	6 per cent.
Average annual per cent. of dividends ending at time of and including last extra,	—		—	—	\$22,642 94	\$99,452 22
Extra dividend, how often declared,	6 per cent.		8 ² / ₁₆ per cent.		—	—
Annual expenses of the institution,	None.		None.	Every 5 years.	—	—
Number of outstanding loans not exceeding \$3,000,	\$345 00		\$3,001 87	\$6,000 00	\$1,800 00	\$4,541 44
Aggregate amount of same,	85		326	391	275	265
	\$17,760 00		\$353,100 00	\$593,842 34	\$250,581 13	\$390,535 00

Ipswich Savings Bank.—Rates of Interest on Loans—7 3-10 per cent. on \$9,725; 8 per cent. on 45,535.
Bank Stock owned—Mercantile, \$1,499; Naumkeag, 1,468.75; Salem, 1,755; Exchange, 1,016; Merchants', 138; Asiatic, 588.25; First, 665; Commerce, 721.50; Atlas, 1,175; Revere, 1,207.50; Bank Republic, 3,263.75; Globe, 3,329.50; Merchants', 4,194.75; Union, 3,871; Second, 622.
Deposit in Bank bearing interest—First National, Salem, \$1,000.

Broadway Savings Bank.—Rates of Interest on Loans—7 per cent. on \$30,000; 7 ¹/₄ per cent. on 35,000; 7 ¹/₂ per cent. on 57,400; 8 per cent. on 668,600.
Loans on Public Funds—United States Bonds, \$1,900.
Bank Stock—Shawmut, \$9,018.75; Hamilton, 7,050.25; Shoe and Leather, 14,415.75; Railroad National, Lowell, 9,857.50; Bay State, 5,967; Market, 1,133.75; Globe, 4,438.37; Maverick, 3,679.50; Webster, 10,925; Eagle, 10,778.75; Everett, 13,410; State, 7,395.08; Hide and Leather, 1,768.75; Continental, 8,846.87; City, 2,410; Manufacturers', 5,578.75; Howard, 6,833.50; Commerce, 25,064.64; Suffolk, 10,412.25; Tremont, 19,807.50; Elliot, 18,468.25.

Essex Savings Bank.—Rates of Interest on Loans—6 per cent. on \$2,500; 7 per cent. on 430,162.10; 7 ¹/₄ per cent. on 1,762,142.34; 8 per cent. on 88,000.
Public Funds—United States Currency 6s, \$80,000; United States, 1881, 6s, 70,000; City of Boston Bonds, 10,000; Lawrence, 47,000.
Loans on Public Funds—United States 10-40 Bonds, \$1,400.
Bank Stock owned—Atlantic, \$4,000; Atlas, 13,000; Bay State, 22,500; Boston, 3,000; Commonwealth, 4,000; Commerce, 10,000; City, 13,000; Elliot, 8,000; Howard, 23,200; Hide and Leather, 10,000; Mount Vernon, 4,600; Merchants', 20,000; Massachusetts, 3,750; Maverick, 5,100; North America, 15,000; North, 10,000; Revere, 30,000; Republic, 25,000; Shawmut, 2,700; Suffolk, 9,000; State, 9,900; Tremont, 10,000; Traders', 7,000; Union, 1,000; Webster, 25,000; Continental, 6,000; Eleventh Ward, 7,000; Everett, 10,000.
Railroad Bonds—Eastern, Boston and Lowell, Boston and Maine. Total, \$401,500.

Lawrence Savings Bank.—Rates of Interest on Loans—7 per cent. on \$12,900; 7 ¹/₂ per cent. on 19,000; 8 per cent. on 326,131.13.
Public Funds—\$1,000 City Bonds, 4,754.17.
Bank Stock owned—Bank North America, \$2,673.50; Market, 3,087.50; Pemberton, 6,150; Traders', 2,517.49; Howard, 1,769.50; Hide and Leather, 16,100.74; Commerce, 1,305; State, 2,828.75; Webster, 7,664.13; City, 646.88; Elliot, 2,208.89; Atlas, 1,897.50; Eleventh Ward, 8,115; Blackstone, 3,112.75; Third National, 2,343.88; First Ward, 1,533.50.
Loans on Bank Stock—Bay State, \$6,000; Pemberton, 500.

Lynn Institution for Savings.—Rates of Interest on Loans—5 per cent. on \$25,000; 6 per cent. on 29,875; 6 ¹/₂ per cent. on 25,500; 7 per cent. on 181,950; 7 3-10 per cent. on 90,800; 7 ¹/₂ per cent. on 514,758; 8 per cent. on 229,550.
Public Funds—United States Bonds, \$32,700; Cambridge, 9,700; Fall River, 43,800; Lynn, 67,940; Lowell, 9,900; Somerville, 30,000; Arlington, 9,300; Fitchburg, 2,790; Woburn, 23,250; Brookline, 10,500; Boston, 34,700.
Bank Stock owned—Atlas, \$11,300; Atlantic, 6,500; Rockland, 16,000; Exchange, 6,270; Shoe and Leather, 7,440; Suffolk, 7,500; New England, 5,400; Columbian, 10,037; Market, 11,300; Mount Vernon, 1,250; Shawmut, 2,000; Freeman's, 1,300; Traders', 5,400; Eagle, 1,800; Second, 12,450; Continental, 7,200; Everett, 6,372; Republic, 12,987.50; Hide and Leather, 6,901; Union, 11,680; City, 2,240; City, Lynn, 26,800; First, Lynn, 48,180; Central, Lynn, 38,100; Blackstone, 9,520; First, 4,950; North America, 469.
Loans on Bank Stock—On 80 shares City, Lynn, \$7,450; on 10 shares First, Lynn, 1,000; on 6 shares, First, Lynn, 500.
Deposit in Bank bearing interest—First, Lynn, \$90,062.38.
Loans on Public Funds—United States Bonds, \$4,200; Town of Everett, 2,000; Plymouth, 2,000.
Railroad Bonds—\$42,700.

	LYNN.		MARBLEHEAD.		NEWBURYPORT.	
	Lynn Five Cents Savings Bank.		Marblehead Savings Bank.		Institution for Savings in Newburyport.	
When incorporated,	1855.	1871.			Jan. 21, 1820.	April 24, 1854.
Number of depositors,	8,178	938			11,005	4,155
Amount of deposits,	\$1,718,318 04	\$164,067 87			\$5,077,179 17	\$1,107,152 18
Number of deposits during the year preceding,	8,169	962			4,812	2,494
Amount of the same,	\$500,078 58	\$51,646 00			\$641,651 45	\$321,772 87
Number of deposits received during the year of and exceeding \$300 at one time,	378	35			509	317
Amount of the same,	\$214,771 00	\$20,571 00			\$312,451 05	\$190,605 75
Number of withdrawals during the year,	6,306	483			6,084	1,725
Amount of the same,	\$425,199 24	\$26,562 82			\$547,355 42	\$151,178 65
Number of accounts opened during the year,	1,478	162			1,152	861
Number of accounts closed during the year,	1,306	92			794	310
Amount of surplus on hand,	\$32,486 89	-			\$32,353 62	\$35,479 80
Public funds,	50,127 04	\$3,047 00			70,000 00	30,000 00
Loans on public funds,	-	-			6,500 00	1,000 00
Bank stock,	436,792 97	27,225 29			1,011,487 60	88,900 00
Loans on bank stock,	17,700 00	-			2,900 00	6,000 00
Deposits in banks bearing interest,	34,363 47	22,247 35			87,938 41	46,006 11
Railroad bonds,	49,450 00	13,737 57			429,600 00	20,000 00
Loans on railroad stock,	-	-			-	-
Invested in real estate,	49,003 99	5,795 13			68,007 64	43,694 70
Loans on mortgage of real estate,	787,535 60	95,100 00			1,561,256 47	715,778 89
Loans to town or county,	276,558 60	-			1,237,463 00	105,611 25
Loans on personal security,	37,827 47	-			571,213 00	83,100 00
Cash on hand,	11,446 39	1,009 91			1,450 51	2,472 03
Rate and amount of ordinary dividends for last year,	6½ per cent. \$97,388 95	6 per cent. \$7,578 82			6½ per cent. \$305,725 79	7 per cent. \$59,954 26

Average annual per cent. of dividends ending at time of and including last extra,		6 per cent.	
Extra dividend, how often declared,	.	—	—
Annual expenses of the institution,	.	—	—
Number of outstanding loans not exceeding \$3,000,	.	\$5,159 00	\$1,800 00
Aggregate amount of same,	.	348	233
	.	\$414,472 00	\$496,900 97
	.		\$238,160 00

Lynn Five Cents Savings Bank.—Rates of Interest on Loans—5 per cent. on \$1,027; 6 per cent. on \$4,450; 6½ per cent. on 28,000; 7 per cent. on 99,805; 7 3-10 per cent. on 213,575; 7½ per cent. on 415,915; 8 per cent. on 79,800.
Public Funds—United States Bonds, \$43,127.04; Maine, 7,000.
Bank Stock owned—City, Lynn, \$47,122.50; First, Lynn, 3,980; Central, Lynn, 11,071.97; North, 20,612.75; Exchange, 72,440.37; First, 51,611.75; Globe, 11,500; Redemption, 34,000; Hide and Leather, 1,500; Revere, 11,817.13; Shoe and Leather, 1,500; Freeman's, 2,500; Continental, 34,875; Traders', 13,649; Boylston, 1,900; Columbian, 15,000; Union, 18,000; Blackstone, 9,412.50; Merchants', 31,300; Revere, 4,000; Tremont, 17,000; Commonwealth, 5,000; So. Danvers, 4,500; Naumkeag, Salem, 2,500; Georgetown, 10,000.
Loans on Bank Stock—On 66 shares City, Lynn, \$5,900; on 111 shares City and 5 shares Exchange, 11,800.
Deposit in Bank bearing interest—City, Lynn, \$34,363.47.
Railroad Bonds—Eastern, \$9,450; Portsmouth, Great Falls and Conway, 30,000; Old Colony and Newport, 10,000.
Marblehead Savings Bank.—Rate of Interest on Loans—8 per cent. on \$95,100.
Public Funds—City Bonds, \$3,047.
Bank Stock owned—Grand, Marblehead, \$3,979.15; Commerce, Boston, 3,181.25; North America, 2,778.12; Republic, 3,072; Hide and Leather, 3,744; Merchants, 3,331.15; Shawmut, 3,084.37; North, 3,056.25; Market, 999.
Deposit in Bank bearing interest—Marblehead National, \$22,247.35.
Railroad Bonds—Eastern R. R., \$13,737.51.
Institution for Savings in Newburyport.—Rates of Interest on Loans—5½ per cent. on \$2000; 6 per cent. on 196,000; 6½ per cent. on 60,000; 7 per cent. on 1,046,112.10; 7 3-10 per cent. on 692,707; 7½ per cent. on 175,000; 8 per cent. on 253,500.
Public Funds—United States Bonds, \$60,000; New Hampshire, 10,000.
Loans on Public Funds—On United States Bonds, \$6,500.
Bank Stock owned—Atlantic, \$13,420; Atlas, 79,500; Blackstone, 6,741; Boston, 3,811; Old Boston, 11,000; City, 11,340; Columbian, 33,000; Commerce, 31,458;

Commonwealth, 26,000; Eagle, 29,744; Elliot, 7,770; Exchange, 12,000; Faneuil Hall, 25,920; Freeman's, 29,160; Globe, 14,364; Second, 33,760; Hamilton, 15,900; Hide and Leather, 15,000; Howard, 27,501; Market, 52,832; Massachusetts, 8,745; Maverick, 22,200; Merchants', 19,549; New England, 11,300; North, 32,918; North America, 6,180; Revere, 53,000; First, 12,000; Shawmut, 21,000; Shoe and Leather, 42,400; State, 6,900; Suffolk, 24,175; Traders', 28,560; Tremont, 47,700; Union, 23,504; Washington, 38,477; Webster, 20,600; Redemption, 27,864; Mechanics', Newburyport, 23,220; Merchants', Newburyport, 26,481; Ocean, 5,565; Gloucester, 6,480.
Loans on Bank Stock—On First, Newburyport, \$2,200; on Mechanics', Newburyport, 700.
Deposit in Bank bearing interest—Ocean, \$87,938.41.
Railroad Bonds—Cheshire, \$10,000; Old Colony, 5,000; Eastern, 114,600; Boston and Albany, 200,000; Providence and Worcester, 100,000.
Newburyport Five Cents Savings Bank.—Rates of Interest on Loans—6½ per cent. on \$5,000; 7 per cent. on 282,971.54; 7 3-10 per cent. on 51,310; 7½ per cent. on 64,700; 8 per cent. on 321,134.97.
Public Funds—United States Bonds, \$30,000.
Loan on Public Funds—On United States Bonds, \$1,000.
Bank Stock owned—Atlantic, \$1,000; Atlas, 6,000; Boylston, 800; Boston, 1,700; Blackstone, 4,300; Columbian, 1,300; Commerce, 2,400; Continental, 4,200; Commonwealth, 5,000; City, 8,000; Exchange, 500; Elliot, 3,300; Eagle, 7,400; Howard, 1,500; Hamilton, 1,000; Shawmut, 1,000; Suffolk, 1,200; Tremont, 3,300; Third, 3,700; Hide and Leather, 2,500; Maverick, 4,000; North America, 1,000; New England, 1,000; Republic, 2,300; Revere, 5,000; Union, 2,400; Webster, 5,600; Merchandise, 7,500.
Loans on Bank Stock—Merchandise National, Newburyport, \$1,000; First National, Newburyport, 5,000.
Deposit in Bank bearing interest—First National, \$46,006.11.
Railroad Bonds—Old Colony and Newport, \$10,000; West Amesbury, 10,000.

	PEABODY.		ROCKPORT.		SALEM.	
	Warren Five Cents Savings Bank.		Rockport Savings Bank.		Salem Savings Bank.	Salem Five Cents Savings Bank.
When incorporated,	Apr. 28, 1854.		1853.		Jan. 28, 1818.	1855.
Number of depositors,	3,446		1,538		16,112	7,613
Amount of deposits,	\$1,202,285 92		\$404,096 55		\$6,174,282 52	\$2,189,131 46
Number of deposits during the year preceding,	2,150		885		8,243	5,390
Amount of the same,	\$250,854 82		\$82,566 73		\$739,994 00	\$417,480 67
Number of deposits received during the year of and exceeding \$300 at one time,	257		69		642	309
Amount of the same,	\$160,371 54		\$37,639 69		\$355,634 00	\$193,208 26
Number of withdrawals during the year,	1,519		768		9,079	3,490
Amount of the same,	\$136,638 55		\$80,852 87		\$788,907 29	\$332,757 23
Number of accounts opened during the year,	582		316		1,474	1,015
Number of accounts closed during the year,	310		169		1,473	714
Amount of surplus on hand,	\$38,824 80		\$2,476 05		\$46,821 73	\$44,872 80
Public funds,	40,000 00		-		705,000 00	91,300 00
Loans on public funds,	-		-		21,600 00	12,775 00
Bank stock,	90,367 75		84,022 25		348,160 00	251,600 00
Loans on bank stock,	-		11,700 00		16,400 00	3,000 00
Deposits in banks bearing interest,	-		-		170,100 00	105,500 00
Railroad bonds,	14,750 00		-		143,000 00	22,000 00
Loans on railroad stock,	-		-		110,000 00	3,950 00
Invested in real estate,	10,036 88		-		75,000 00	8,726 10
Loans on mortgage of real estate,	698,180 00		266,620 50		1,607,150 00	1,167,305 00
Loans to town or county,	322,535 00		-		1,975,500 00	327,600 00
Loans on personal security,	44,700 00		67,414 92		998,912 00	239,119 00
Cash on hand,	22,785 09		446 09		50,282 25	1,129 16
Rate and amount of ordinary dividends for last year,	7 per cent. \$69,996 58		6 per cent. -		6 per cent. -	6 per cent. \$116,766 17

Average annual per cent. of dividends ending at time of and including last extra,	7 per cent.	6½ per cent.	6 per cent.
Extra dividend, how often declared,	None since '69.	Every 5 years.	None since '73.*
Annual expenses of the institution,	\$2,500 00	About \$1,200	\$12,000 00
Number of outstanding loans not exceeding \$3,000,	177	283	120
Aggregate amount of same,	\$270,480 00	\$197,120 50	\$138,762 00
			\$594,199 00

<p><i>Warren Five Cents Savings Bank.</i>—Rates of Interest on Loans—6 per cent. on \$184,535; 6½ per cent. on 25,400; 6¼ per cent. on 25,000; 7 per cent. on 219,900; 7 3-10 per cent. on 25,050; 7½ per cent. on 448,580; 8 per cent. on 133,850; 9 per cent. on 1,500.</p> <p>Public Funds—United States Bonds, \$40,000.</p> <p>Bank Stock owned—Warren, \$1,600; Howard, 2,189; Exchange, 8,000; Webster, 4,000; Atlantic, 1,000; Suffolk, 1,500; Shoe and Leather, 1,500; Hide and Leather, 9,350; Exchange, Salem, 900; Asiatic, Salem, 2,250; Grand, Marblehead, 4,505; Atlas, 16,500; Revere, 6,000; Elliot, 9,500; Blackstone, 9,000; Washington, 500; Tremont, 2,700; Hamilton, 2,000; Faneuil Hall, 6,000; Shawmut, 1,283.75.</p> <p>Railroad Bonds—Eastern, \$4,750; Boston and Maine, 5,000; Boston and Lowell, 5,000.</p> <p><i>Rockport Savings Bank.</i>—Rates of Interest on Loans—6 per cent. on \$266,620.50; 6 4-5 per cent. on 67,414.92.</p> <p>Bank Stock owned—Revere, \$3,175; State, 5,332.75; City, 2,350.25; Howard, 9,619.50; Second, 900; Boston, 2,074.25; Tremont, 2,051.90; Atlas, 2,837.50; North America, 1,000; Traders', 2,135.50; Central, 4,770.50; Blackstone, 4,783; Hide and Leather, 4,938.25; Commonwealth, 8,690; Republic, 6,867.55; Webster, 3,742.25; Manufacturers', 1,042.50; Commerce, 2,183.75; Gloucester, 940; Grand, Marblehead, 699.25; Salem, 3,014; First, Dauvers, 1,000; Rockport, 9,874.55.</p> <p>Loans on Bank Stock—On 85 shares Rockport, \$10,700; on 5 shares Gloucester, 1,000.</p> <p><i>Salem Savings Bank.</i>—Rates of Interest on Loans—5¾ per cent.; 6¼ per cent.; 7 per cent.</p> <p>Public Funds—United States Bonds, \$680,000; Maine, 10,000; New Hampshire, 2,000; Connecticut, 13,000.</p> <p>Loans on Public Funds—On United States Bonds, \$14,600; Boston City, 7,000.</p>	<p>Bank Stock owned—Asiatic, Salem, \$12,810; Exchange, Salem, 4,800; First, Salem, 4,800; Salem, 6,500; Merchants, Salem, 47,450; Beverly, 700; Marblehead, 1,700; City, 10,500; Commerce, 60,000; Columbian, 28,000; Tremont, 20,000; Revere, 60,000; North, 23,300; First, 20,000; Second, 15,000; Merchants', 6,400; Atlantic, 10,000; Home, Brockton, 10,000; Merchandise, 5,000; Naumkeag, 1,100.</p> <p>Loans on Bank Stock—On Asiatic \$4,200; on Salem, 3,600; on Exchange, 2,300; on Mercantile, 600; on Naumkeag, 700; on Marblehead, 1,000; Grand, 4,000.</p> <p>Deposit in Bank bearing interest—Merchants', Salem, 170,100.</p> <p>Railroad Bonds—Old Colony, \$34,000; Boston and Maine, 109,000.</p> <p>Loans on Railroad Stock—Boston and Albany, \$75,000; Boston and Maine, 35,000.</p> <p><i>Salem Five Cents Savings Bank.</i>—Rates of Interest on Loans—5¼ per cent. on \$19,000; 6 per cent. on 130,300; 6½ per cent. on 25,000; 7 per cent. on 299,694; 7 3-10 per cent. on 1,016,555; 8 per cent. on 117,600.</p> <p>Public Funds—United States Bonds, \$9,800; Cities, 81,500.</p> <p>Loans on Public Funds—On United States Bonds, \$4,275; on Salem, 1,500; on Boston, 7,000.</p> <p>Bank Stock owned—Atlantic, \$6,200; Atlas, 5,000; Blackstone, 3,000; City, 3,400; Commerce, 20,700; Continental, 5,200; Columbian, 800; Everett, 5,400; First, 2,500; Globe, 15,500; Massachusetts, 4,500; Merchants', 23,800; North, 13,000; North America, 14,100; Old Boston, 900; Revere, 30,000; Second, 6,000; Suffolk, 4,000; Traders', 9,100; Webster, 5,000; Shawmut, 1,000; Hamilton, 2,000; Asiatic, Salem, 9,600; Exchange, Salem, 7,900; First, Salem, 600; Mercantile, Salem, 10,700; Merchants', Salem, 7,000; Naumkeag, 8,800; Salem, 25,900.</p> <p>Loans on Bank Stock—On 6 shares Exchange and 5 shares Naumkeag, \$1,000; on 20 shares Salem, 2,000.</p> <p>Deposits in Banks bearing interest—Asiatic, \$93,500; Mercantile, 12,000.</p> <p>Railroad Bonds—Eastern, \$16,000; Old Colony, 6,000.</p> <p>Loan on Railroad Stock—On 55 shares Connecticut River R. R., \$3,950.</p>
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* Made at discretion of trustees.

	SALISBURY.		ARLINGTON.		CAMBRIDGE.	
	Provident Institution for Savings in Salisbury and Amesbury.		Arlington Five Cents Savings Bank.		Cambridge Savings Bank.	Cambridgeport Savings Bank.
When incorporated,	1828.	1860.		1834.		Mar. 13, 1853.
Number of depositors,	4,074	1,914		4,906		5,885
Amount of deposits,	\$1,268,457 32	\$614,840 89		\$1,800,443 27		\$1,934,075 17
Number of deposits during the year preceding,	1,817	2,109		5,046		6,089
Amount of the same,	\$213,034 26	\$194,255 42		\$124,054 82		\$558,447 62
Number of deposits received during the year of and exceeding \$300 at one time,	210	148		335		466
Amount of the same,	\$123,772 00	\$90,372 22		\$199,549 00		\$304,806 00
Number of withdrawals during the year,	2,193	1,011		3,911		4,293
Amount of the same,	\$208,447 85	\$94,570 38		\$390,183 45		\$367,872 01
Number of accounts opened during the year,	521	369		925		1,171
Number of accounts closed during the year,	642	176		788		771
Amount of surplus on hand,	\$41,702 94	\$11,251 21		\$11,756 05		\$35,665 63
Public funds,	495,000 00	35,000 00		113,916 67		-
Loans on public funds,	2,000 00	-		2,700 00		-
Bank stock,	146,825 00	21,014 75		180,834 21		129,879 45
Loans on bank stock,	-	-		-		-
Deposits in banks bearing interest,	15,900 00	2,217 50		60,247 37		168,000 00
Railroad bonds,	64,000 00	10,690 00		20,700 00		-
Loans on railroad stock,	4,000 00	-		-		-
Invested in real estate,	2,500 00	26,396 59		-		-
Loans on mortgage of real estate,	256,000 00	447,016 00		1,300,061 00		1,416,951 06
Loans to town or county,	85,800 00	40,368 75		-		100,000 00
Loans on personal security,	236,000 00	45,350 00		129,440 00		120,800 00
Cash on hand,	1,215 41	2,388 41		4,300 07		2,737 89
Rate and amount of ordinary dividends for last year,	6½ per cent. \$78,213 28	6 per cent. \$30,800 71		6½ per cent. \$106,054 39		6½ per cent. -

	CAMBRIDGE.		CONCORD.		FRAMINGHAM.		HOPKINTON.	
	East Cambridge Five Cents Savings Bank.	North Avenue Savings Bank.	Middlesex Institution for Savings.		Framingham Savings Bank.		Hopkinton Savings Bank.	
When incorporated,	1854.	Mar. 7, 1872.	March, 1835.		Mar. 11, 1846.		March, 1867.	
Number of depositors,	3,524	407	2,972		4,066		626	
Amount of deposits,	\$907,134 95	\$64,273 35	\$1,070,733 10		\$1,112,944 34		\$171,280 59	
Number of deposits during the year preceding,	4,716	610	1,129		1,815		646	
Amount of the same,	\$347,474 25	\$36,307 63	\$168,381 72		\$224,337 77		\$44,432 75	
Number of deposits received during the year of and exceeding \$300 at one time,	212	28	109		210		29	
Amount of the same,	\$136,143 97	\$19,741 19	\$56,455 78		\$129,149 13		\$12,989 80	
Number of withdrawals during the year,	3,402	252	1,130		1,369		332	
Amount of the same,	\$246,184 49	\$19,907 66	\$116,342 36		\$186,529 32		\$28,847 57	
Number of accounts opened during the year,	880	116	313		467		97	
Number of accounts closed during the year,	727	50	258		332		79	
Amount of surplus on hand,	-	\$142 36	-		\$36,044 17		\$5,931 65	
Public funds,	-	-	\$25,000 00		20,100 00		-	
Loans on public funds,	-	-	-		140 00		-	
Bank stock,	\$105,689 72	-	272,100 00		108,000 00		58,308 24	
Loans on bank stock,	-	-	-		2,700 00		250 00	
Deposits in banks bearing interest,	-	3,633 82	-		-		-	
Railroad bonds,	62,000 00	-	140,000 00		25,000 00		16,020 00	
Loans on railroad stock,	-	-	-		2,000 00		-	
Invested in real estate,	10,000 00	-	-		-		-	
Loans on mortgage of real estate,	665,675 00	45,350 00	432,968 80		906,434 93		62,659 77	
Loans to town or county,	61,000 00	-	60,828 00		6,000 00		17,000 00	
Loans on personal security,	7,800 00	14,300 00	116,250 00		38,735 00		14,050 00	

Cash on hand,	\$188 58	\$589 67	\$41,914 17	\$35,018 89	\$3,748 19
Rate and amount of ordinary dividends for last year,	{ 6 per cent.	6 per cent.	6 per cent.	6 per cent.	6 per cent.
Average annual per cent. of dividends ending at time of and including last extra,	7½ per cent.	6 per cent.	7½ per cent.	7 per cent.	7½ per cent.
Extra dividend, how often declared,	Every 3 years.	No extra.	Every 3 years.	-	Every 5 years.
Annual expenses of the institution,	\$1,800 00	\$375 00	\$2,600 00	\$3,000 00	About \$600 00
Number of outstanding loans not exceeding \$3,000,	267	20	202	344	116
Aggregate amount of same,	\$355,675 00	\$19,950 00	\$255,328 00	\$473,289 38	\$62,959 77

East Cambridge Five Cents Savings Bank.—Rates of Interest on Loans—6 per cent. on \$25,000; 7 per cent. on 136,000; 7½ per cent. on 20,700; 8 per cent. on 615,775; 10 per cent. on 1,000.

Bank Stock owned—Blackstone, \$7,200; Republic, 5,800; Howard, 6,000; Newton, 1,300; Webster, 6,700; Boston, 1,300; Bunker Hill, 4,100; Hide and Leather, 7,500; Revere, 5,000; Commerce, 9,000; Merchants, 6,000; Lechmere, 3,800; Charles River, 2,400; Fanenil Hall, 2,000; Continental, 3,000; Elliot, 1,200; Exchange, 2,600; First Ward, 5,000; North, 1,900; Third, 4,500; Tremont, 7,600; Union, 500; Cambridge City, 2,600; Concord, 3,688.82; First, 2,000; First, Malden, 3,000.

Railroad Bonds—Eastern, \$3,000; Boston and Albany, 50,000; Passumpsic River, 9,000.

North Avenue Savings Bank.—Rates of Interest on Loans—6 per cent. on \$6,000; 8 per cent. on 53,650.

Deposit in Bank bearing interest—North National Bank, \$3,633.82.

Middlesex Institution for Savings.—Rates of Interest on Loans—6 per cent. on \$47,300; 7 per cent. on 373,628; 7 3-10 per cent. on 36,018.80; 7½ per cent. on 96,200; 8 per cent. on 42,800; 9 per cent. on 20,000; 10 per cent. on 1,000.

Public Funds—Maine, \$11,000; Rhode Island, 14,000.
Bank Stock owned—Central, \$5,000; Blackstone, 14,100; Boston, 13,300; City, 10,000; Columbian, 6,700; Commerce, 15,000; Elliot, 16,700; Fanenil Hall, 10,000; First, 2,800; Hamilton, 2,100; Hide and Leather, 7,200; Shawmut, 10,000; Howard, 20,000; Merchants, 15,000; North America, 10,000; Revere, 30,000; Second, 4,500; Marlborough, 2,000; Shoe and Leather, 10,000; State, 13,800; Eagle, 15,000; Traders,

2,500; Tremont, 10,000; Webster, 15,000; Old Lowell, 900; Concord, 10,000; Framingham, 500; Marlboro', 2,000.
Railroad Bonds—Eastern, \$40,000; Boston and Albany, 100,000.

Framingham Savings Bank.—Rate of Interest on Loans—7 per cent. on \$956,009.93.

Public Funds—United States Bonds, \$20,100.

Bank Stock owned—Framingham, \$4,000; Hide and Leather, 18,000; Howard, 13,600; First, Boston, 16,500; Webster, 1,500; Traders', 1,000; Maverick, 4,900; Mount Vernon, 8,500; Boston, 3,300; Commerce, 15,800; Elliot, 8,900; Second, 3,000; Republic, 9,000.

Loan on Bank Stock—On 26 shares Framingham, \$2,700.

Railroad Bonds—Old Colony, \$25,000.

Loan on Railroad Stock—On 20 shares Boston and Albany, \$2,000.

Loans on Public Funds—United States Bonds, \$140.

Hopkinton Savings Bank.—Rates of Interest on Loans—6 per cent. on \$21,000; 6½ per cent. on 5,000; 7 per cent. on 5,050; 7½ per cent. on 62,659.77.

Bank Stock owned—Shawmut, \$11,023.74; Hide and Leather, 1,404; Redemption, 6,990; Fanenil Hall, 1,965; Republic, 1,980; Continental, 5,930; Atlantic, 6,832.50; Revere, 6,090.50; Atlas, 7,505; North, 3,237.50; Natick, 500; Everett, 2,975; Exchange, 1,875.

Loan on Bank Stock—On 2 shares Hopkinton, \$250.

Railroad Bonds—Old Colony, \$5,335; Boston and Maine, 10,685.

	HOLLISTON.		HUDSON.		LEXINGTON.		LOWELL.	
	Holliston Savings Bank.		Hudson Savings Bank.		Lexington Savings Bank.		Central Savings Bank.	City Institution for Savings.
When incorporated,	April 1, 1872.		May 1, 1869.		March, 1871.		Mar. 3, 1871.	July, 1837.
Number of depositors,	734		833		676		2,910	8,319
Amount of deposits,	\$191,989 51		\$218,222 23		\$115,388 49		\$1,055,970 03	\$3,443,025 47
Number of deposits during the year pre- ceding,	729		582		569		3,428	5,264
Amount of the same,	\$80,268 80		\$61,900 00		\$58,689 49		\$361,226 96	\$445,286 71
Number of deposits received during the year of and exceeding \$300 at one time,								
Amount of the same,	76		56		65		329	389
Number of withdrawals during the year, .	\$42,725 14		\$32,666 00		\$40,436 15		\$174,386 00	\$193,464 00
Amount of the same,	435		466		308		2,085	4,224
Number of accounts opened during the year,	\$34,068 68		\$64,002 51		\$31,994 93		\$209,484 30	\$470,530 92
Number of accounts closed during the year,	206		266		132		966	1,066
Amount of surplus on hand,	110		129		51		524	993
Public funds,	-		\$2,720 75		\$1,931 69		\$26,924 54	\$172,702 62
Loans on public funds,	\$6,600 00		-		-		-	-
Bank stock,	400 00		-		-		-	-
Loans on bank stock,	16,811 75		19,346 86		2,500 00		187,997 87	658,978 00
Deposits in banks bearing interest, . .	7,650 00		4,000 00		-		16,900 00	20,100 00
Railroad bonds,	-		-		1,065 61		48,244 10	63,819 03
Loans on railroad stock,	5,150 00		7,820 00		-		-	265,150 00
Invested in real estate,	-		-		-		-	-
Loans on mortgage of real estate, . . .	109,875 00		143,953 95		82,359 00		772,625 00	1,587,085 67
Loans to town or county,	33,500 00		24,000 00		-		-	605,400 00
Loans on personal security,	8,685 00		14,150 00		27,800 00		57,127 60	411,400 00

Cash on hand,	\$931 67				
Rate and amount of ordinary dividends for last year,	{ 6 per cent. \$6,818 84		6 per cent. \$11,888 94	—	\$1,414 62 7 per cent. \$6,215 06
Average annual per cent. of dividends ending at time of and including last extra,	—		6 per cent.	7 ⁴² / ₁₀₀ per cent.	7 ⁷⁴ / ₁₀₀ per cent.
Extra dividend, how often declared,	—		—	Every 3 years.	Every 5 years.
Annual expenses of the institution,	\$1,125 00		\$625 00	\$1,073 77	\$7,209 34
Number of outstanding loans not exceeding \$3,000,	122		136	38	72
Aggregate amount of same,	\$117,210 00		\$122,003 95	\$1,615 79	\$131,640 00

Holliston Savings Bank.—Rates of Interest on Loans—6½ per cent. on \$1,500; 7 per cent. on \$3,935; 7 3-10 per cent. on 2,000; 7½ per cent. on 123,900; 8 per cent. on 3,375.
Public Funds—Worcester Bonds, \$3,700; Holliston, 2,900.
Loans on United States Bonds, \$400.
Bank Stock owned—Holliston, \$9,203; Traders', 3,408.75; Home, 3,000; Franklin, 1,200.
Loans on Bank Stock—On 74 shares Holliston, \$7,425; on 4 shares State, 225.
Railroad Bonds—Eastern, \$5,150.

Hudson Savings Bank.—Rates of Interest on Loans—6½ per cent. on \$10,000; 7 per cent. on 23,000; 7½ per cent. on 144,953.95; 8 per cent. on 4,150.
Bank Stock owned—State, \$6,106; Eleventh Ward, 8,201; Washington, Fitchburg, 5,039.86.
Loan on Bank Stock—On 40 shares Faneuil Hall, \$4,000.
Railroad Bonds—\$7,820.

Lexington Savings Bank.—Rates of Interest on Loans—8 per cent. on \$95,400; 9 per cent. on 6,000; 10 per cent. on 12,000.
Bank Stock owned—\$2,500.
Deposit in Bank bearing interest—Commonwealth, Boston, \$1,065.61.

Central Savings Bank.—Rate of Interest on Loans—6 per cent. on \$225; 6½ per cent. on 1,000; 7 per cent. on 273,427.60; 7 3-10 per cent. on 15,700; 7½ per cent. on 105,550; 8 per cent. on 408,250; 8½ per cent. on 3,300; 9 per cent. on 23,200; 10 per cent. on 16,000.
Bank Stock owned—First, Lowell, \$2,740; Maverick, 1,217.50; Webster, 2,708.75; Hide and Leather, 1,746; Railroad, 1,201.50; Blackstone, 15,602.50; Commerce, 16,494.62; Redemption, 8,516.25; Merchants', 12,600; Appleton, 16,962.50; Eliot, 15,000; Crocker, Turner's Falls, 5,000; Redemption, 11,034.54.

* Including State tax, \$601.11.

LOWELL.

	Lowell Institution for Savings.	Lowell Five Cents Savings Bank.	Mechanics' Savings Bank.	Merrinack River Savings Bank.
	1829.	June, 1854.	Mar. 1, 1861.	Feb. 24, 1871.
When incorporated,	5,337	10,897	5,219	674
Number of depositors,	\$2,185,079 61	\$2,860,087 78	\$2,164,127 98	\$262,366 22
Amount of deposits during the year preceding,	3,459	8,604	4,022	675
Amount of the same,	\$497,147 12	\$763,879 34	\$431,592 77	\$104,031 47
Number of deposits received during the year of and exceeding \$300 at one time,	241	396	396	111
Amount of the same,	\$123,656 00	\$226,800 20	\$229,406 90	\$54,980 00
Number of withdrawals during the year,	2,742	5,685	3,304	350
Amount of the same,	\$372,223 74	\$526,233 89	\$335,848 30	\$43,719 13
Number of accounts opened during the year,	741	2,164	1,035	228
Number of accounts closed during the year,	927	1,620	661	117
Amount of surplus on hand,	\$17,389 80	\$7,406 69	\$51,452 33	-
Public funds,	-	140,000 00	73,500 00	-
Loans on public funds,	5,400 00	2,000 00	-	-
Bank stock,	320,700 00	458,748 37	191,250 00	\$34,121 38
Loans on bank stock,	13,500 00	13,400 00	26,750 00	500 00
Deposits in banks bearing interest,	145,260 35	38,494 59	113,045 35	5,999 74
Railroad bonds,	-	-	-	-
Loans on railroad stock,	-	-	-	3,000 00
Invested in real estate,	20,334 06	89,996 86	98,175 06	-
Loans on mortgage of real estate,	412,300 00	1,567,987 50	1,155,880 76	193,806 25
Loans to town or county,	1,284,975 00	172,975 00	35,000 00	-
Loans on personal security,	-	371,020 00	516,900 00	28,800 00
Cash on hand,	-	1,831 12	5,079 14	1,062 51
Rate and amount of ordinary dividends for last year,	{ 8 per cent. \$80,928 84	5 per cent. \$129,142 72	5 per cent. \$97,103 72	5 per cent. \$11,011 49

Average annual per cent. of dividends ending at time of and including last extra,	7 ^{3.07} ₁₀₀ per cent. Every 5 years.
Extra dividend, how often declared,	7 ⁸ ₁₀₀ per cent. Every 3 years.
Annual expenses of the institution,	\$9,479 24
Number of outstanding loans not exceeding \$3,000,	23
Aggregate amount of same,	\$44,775 00

Lowell Institution for Savings.—Rates of Interest on Loans—5 per cent. on \$30,000; 5½ per cent. on 101,725; 5¾ per cent. on 38,000; 6 per cent. on 559,250; 6¼ per cent. on 148,000; 6 6-10 per cent. on 229,000; 7 per cent. on 610,200.

Loans on \$6,600 United States Bonds, 5,400.

Bank Stock owned—Eagle, \$45,000; Merchants', 34,100; Republic, 24,500; Second, 47,300; Boylston, 17,500; Washington, 3,200; Freeman's, 3,600; Hamilton, 55,000; Tremont, 7,600; Columbian, 17,900; New England, 16,100; Union, 500; Atlas, 15,000; Mount Vernon, 500; Railroad, 23,000; First, Lowell, 9,900.

Loans on Bank Stock—On 40 shares Railroad, \$3,600; on 100 shares Prescott, 2,000; on 40 shares First, Lowell, 2,500; on 50 shares Appleton, 4,500; on 10 shares Wamesit, 900.

Deposits in Banks bearing interest—Prescott, \$3,000; First, Lowell, 142,280.35.

Lowell Five Cents Savings Bank.—Rates of Interest on Loans—5½ per cent. on \$20,000; 6 per cent. on 317,700; 6½ per cent. on 51,000; 7 per cent. on 963,150; 7 3-10 per cent. on 422,920; 7½ per cent. on 256,875; 8 per cent. on 201,350.

Public Funds—United States Bonds, \$140,000.

Loans on Public Funds—On United States Bonds, \$2,000.

Bank Stock owned—Atlas, \$22,800; Atlantic, 11,537.50; Blackstone, 34,500; Boylston, 4,258; Bunker Hill, 1,625; Continental, 10,000; Commonwealth, 10,000; Columbian, 16,411; Eliot, 10,000; Eagle, 17,100; First, Boston, 10,580; First, Lowell, 11,303; Freeman's, 4,957.25; Globe, 14,375; Hide and Leather, 20,000; Howard, 15,145; Hamilton, 7,488.75; Old Lowell, 6,614.37; Market, 5,000; Mechanics', 3,240; Merchants', Lowell, 3,540; North, 14,040; North America, 13,910; Prescott, Lowell, 16,806; Railroad, 16,200; Redemption, 18,102; Republic, 22,500; Revere, 20,000; Shawmut, 23,304.50; Shoe and Leather, 6,900; Suffolk, 15,125; State, 3,000; Second National, 14,700; Tremont, 12,225; Union, 11,890; Webster, 5,000; Washington, 4,569.

Loans on Bank Stock—On 45 shares Prescott, \$4,200; on 40 shares Old Lowell, 4,000; on 15 shares Redemption, 13 shares Merchants', and \$200 United States Bonds, 3,000; on 12 shares Appleton, 5 shares Prescott, and \$500 United States Bonds, 2,200.

7 ^{3.07} ₁₀₀ per cent. Every 5 years.	7 ⁸ ₁₀₀ per cent. Every 3 years.	7 ⁴²³ ₁₀₀₀ per cent. Every 3 years.	6 ⁸⁹ ₁₀₀ per cent. Every 3 years.
\$5,500 00	\$9,479 24	\$4,800 00	\$300 00
23	129	277	70
\$44,775 00	\$200,525 00	\$388,236 51	\$104,556 25

Deposits in Banks bearing interest—Prescott, Lowell, \$17,779.43; Commonwealth, 20,715.16.

Mechanics' Savings Bank.—Rates of Interest on Loans—4 per cent. on \$75,546.75; 6½ per cent. on 45,000; 7 3-10 per cent. on 121,600; 8 per cent. on 145,697; 6 per cent. on 213,500; 7 per cent. on 947,436.51; 7½ per cent. on 185,750.

Public Funds—United States Bonds, \$500; Massachusetts, 1,000; Charlestown, 19,000; Hartford, 3,000; Lowell, 50,000.

Bank Stock owned—Traders', \$800; New England, 500; First, 800; City, 900; Mount Vernon, 1,000; Howard, 1,300; Merchants', 1,500; Second, 2,000; Hide and Leather, 2,000; Bay State, 2,250; Eliot, 2,500; North America, 3,700; Shawmut, 3,900; Eagle, 4,000; Maverick, 4,400; North, 4,300; Everett, 9,000; Collateral Loan Co., 2,400; Mechanics', 5,000; Webster, 5,000; Commerce, 6,000; Boston, 6,300; Revere, 21,400; Malden, 6,800; Republic, 8,300; Blackstone, 13,200; Atlas, 10,600; Redemption, 28,100; Railroad, 23,300; Merchants', 500.

Loans on Bank Stock—On 70 shares Commonwealth, \$7,000; on 67 shares Appleton, 4,500; on 30 shares Railroad, 3,000; on 60 shares Lawrence, 5,000; on 30 shares Railroad and 10 shares Prescott, 3,600; on 21 shares Railroad and 8 shares Merchants', Lowell, 1,500; on 17 shares First National, Lowell, 3,150.

Deposit in Bank bearing interest—Railroad, \$113,045.35.

Merrimack River Savings Bank.—Rates of Interest on Loans—6 per cent. on \$11,000; 7 per cent. on 105,556.25; 7¼ per cent. on 8,650; 7½ per cent. on 32,700; 7¾ per cent. on 5,000; 8 per cent. on 63,200.

Bank Stock owned—Tremont, \$5,641.50; Blackstone, 4,805.50; Atlantic, 1,351.50; Redemption, 2,825.25; Atlas, 3,852.13; Hide and Leather, 2,487.87; Howard, 1,130.25; North, 1,094.88; Metropolitan, 4,120; Boston, 6,912.50.

Loans on Bank Stock—On 17 shares First, Lowell, \$500.

Deposit in Bank bearing interest—Wamesit, Lowell, \$5,999.74.

Loans on Railroad Stock—Salem and Lowell, \$3,000.

	MALDEN.		MARLBOROUGH.		MEDFORD.		MELROSE.		NATICK.	
	Malden Savings Bank.		Marlborough Savings Bank.		Medford Savings Bank.		Melrose Savings Bank.		Natick Five Cents Savings Bank.	
When incorporated,	Mar. 30, 1860.	Apr. 30, 1860.	1869.	Aug. 5, 1874.	Apr. 5, 1859.					
Number of depositors,	1,356	2,166	1,197	284	2,004					
Amount of deposits,	\$261,705 73	\$724,794 59	\$270,070 44	\$19,674 93	\$461,848 98					
Number of deposits during the year preceding,	1,522	1,101	1,192	848	2,188					
Amount of the same,	\$100,180 00	\$108,726 00	\$77,344 00	\$19,973 42	\$151,902 25					
Number of deposits received during the year of and exceeding \$300 at one time,	75	87	55	15	89					
Amount of the same,	\$41,562 01	\$49,387 00	\$32,628 00	\$6,781 00	\$60,216 10					
Number of withdrawals during the year,	1,230 00	999	606	143	1,247					
Amount of the same,	\$89,411 69	\$168,814 07	\$48,343 09	\$7,747 91	\$119,271 32					
Number of accounts opened during the year,	289	352	229	165	568					
Number of accounts closed during the year,	235	352	156	47	324					
Amount of surplus on hand,	\$4,614 36	\$11,004 18	\$6,205 37	-	\$6,242 07					
Public funds,	20,000 00	-	24,150 00	-	-					
Loans on public funds,	-	-	-	-	-					
Bank stock,	5,900 00	91,909 00	19,915 00	-	29,796 75					
Loans on bank stock,	-	-	-	-	-					
Deposits in banks bearing interest,	-	-	3,717 82	\$824 41	-					
Railroad bonds,	-	33,400 00	5,300 00	-	-					
Loans on railroad stock,	-	-	-	-	-					
Invested in real estate,	-	-	-	-	-					
Loans on mortgage of real estate,	203,550 00	502,603 12	179,300 00	14,100 00	311,006 47					
Loans to town or county,	10,000 00	98,100 00	38,000 00	4,000 00	69,500 00					
Loans on personal security,	125,900 00	4,300 00	2,700 00	250 00	36,400 00					

Cash on hand,	\$1,542 61	\$5,486 65	\$2,907 99	\$1,595 73	\$20,812 64
Rate and amount of ordinary dividends for last year,	{ 6 per cent. \$17,400 60	6 per cent. \$42,502 67	6 per cent. \$13,103 38	6 per cent. -	6 per cent. \$23,260 65
Average annual per cent. of dividends ending at time of and including last extra, . .	-	-	7 per cent.	6 per cent.	6 per cent.
Extra dividend, how often declared, . . .	Every 5 years.	-	Every 5 years.	Every 3 years.	-
Annual expenses of the institution, . . .	\$1,000 00	\$1,800 00	\$950 00	\$98 09	\$1,250 00
Number of outstanding loans not exceeding \$3,000,	101	269	94	13	265
Aggregate amount of same,	\$156,750 00	\$418,753 12	\$117,500 00	\$14,350 00	\$303,434 47

Malden Savings Bank.—Rates of Interest on Loans—6 per cent. on \$10,000; 7 per cent. on 10,000; 7½ per cent. on 6,000; 7 3-10 per cent. on 121,750; 8 per cent. on 91,700.

Public Funds—United States Bonds, \$20,000.

Bank Stock owned—First, Malden, \$5,900.

Marlborough Savings Bank.—Rates of Interest on Loans—6 per cent. on \$700; 7 per cent. on 37,700; 7 3-10 per cent. on 15,700; 7½ per cent. on 452,803.12.

Bank Stock owned—First, Marlborough, \$44,875; Continental, 7,624; Market, 4,480; City, 4,280; Globe, 6,270; Howard, 2,060; Elliot, 1,856; Atlas, 1,770; Boston, 1,090; Revere, 1,160; Commerce, 2,498; State, 3,210; Eagle, 1,845; Manufacturers', 1,661; North America, 3,540; First National, Lynn, 3,690.

Railroad Bonds—\$33,400.

Medford Savings Bank.—Rates of Interest on Loans—6 per cent. on \$2,000; 6½ per cent. on 6,200; 7 per cent. on 50,300; 7 3-10 per cent. on 14,600; 7½ per cent. on 21,250; 8 per cent. on 123,100; 8½ per cent. on 550.

Public Funds—Portsmouth, \$3,640; Cambridge, 5,760; Melrose, 5,000; Boston, 9,750.

Bank Stock owned—Commerce, \$1,250; Blackstone, 5,947.50; Revere, 600; Eagle, 1,160; Republic, 1,875; Commonwealth, 2,300; Monument, 2,970; Market, 1,082.50; Hide and Leather, 1,680; Webster, 1,050.

Deposit in Bank bearing interest—Exchange, \$3,717.82.

Railroad Bonds—Boston and Albany, \$3,300.

Melrose Savings Bank.—Rates of Interest on Loans—6 per cent. on \$4,000; 8 per cent. on 14,350.

Deposit in Bank bearing interest—\$824.41.

Natick Five Cents Savings Bank.—Rates of Interest on Loans—7 per cent. on \$69,500; 7 3-10 per cent. on 347,406.47.

Bank Stock owned—Natick, \$2,000; Maverick, 1,300; Everett, 8,210; Second, 1,560; State, 771.75; Atlas, 1,320; Home, 5,000; Redemption, 2,135; Wachusett, 5,000; Merchandise, 2,500.

	NEWTON.	READING.	STONEHAM.	WAKEFIELD.	WALTHAM.
	Newton Savings Bank.	Reading Savings Bank.	Stoneham Five Cents Savings Bank.	Wakefield Savings Bank.	Waltham Savings Bank.
When incorporated,	June 17, 1831.	Aug., 1869.	1855.	1869	Mar. 18, 1853.
Number of depositors,	2,112	1,377	1,331	1,362	3,937
Amount of deposits,	\$507,027 04	\$184,909 59	\$331,233 80	\$66,230 78	\$1,154,383 75
Number of deposits during the year preceding,	2,298	808	1,510	614	3,791
Amount of the same,	\$236,557 68	\$63,983 88	\$111,367 27	\$26,110 20	\$352,446 20
Number of deposits received during the year of and exceeding \$300 at one time,	172	41	61	16	221
Amount of the same,	\$94,379 28	\$17,681 91	\$46,777 43	\$10,053 27	\$106,154 82
Number of withdrawals during the year,	1,136	972	672	368	3,236
Amount of the same,	\$104,467 15	\$55,739 41	\$74,722 08	\$23,549 51	\$375,845 54
Number of accounts opened during the year,	600	151	234	152	774
Number of accounts closed during the year,	268	137	162	98	657
Amount of surplus on hand,	\$17,346 35	\$1,174 70	\$7,650 37	\$1,546 51	-
Public funds,	3,500 00	-	42,500 00	-	-
Loans on public funds,	-	-	-	-	-
Bank stock,	29,945 00	15,551 75	13,504 25	-	\$101,050 00
Loans on bank stock,	-	-	-	-	750 00
Deposits in banks bearing interest,	-	-	16,787 43	4,920 03	-
Railroad bonds,	-	-	5,000 00	-	46,500 00
Loans on railroad stock,	-	-	-	-	-
Invested in real estate,	-	-	-	-	-
Loans on mortgage of real estate,	373,890 00	141,093 00	233,023 25	47,736 00	808,483 00
Loans to town or county,	-	-	25,000 00	-	170,600 00
Loans on personal security,	81,700 00	26,832 63	10,375 00	12,870 00	75,783 67

Cash on hand,	\$35,338 39	\$4,019 57	\$702 68	\$5,493 95	-
Rate and amount of ordinary dividends for last year,	6 per cent. \$22,683 78	6 per cent. \$9,633 20	6 per cent. \$18,219 01	6 per cent. \$3,329 25	6 per cent. \$70,376 78
Average annual per cent. of dividends ending at time of and including last extra,	6 per cent.	6 per cent.	7 per cent.	6½ per cent.	-
Extra dividend, how often declared,	Every 5 years.	-	Every 2 years.	Every 3 years.	-
Annual expenses of the institution,	\$4,323 02	\$1,100 00	\$1,200 00	\$550 00	\$3,000 00
Number of outstanding loans not exceeding \$3,000,	99	195	206	44	241
Aggregate amount of same,	\$148,160 00	\$167,925 63	\$162,298 25	\$49,106 00	\$331,016 67

Newton Savings Bank.—Rates of Interest on Loans—6 per cent. on \$100; 7 per cent. on 25,000; 7 3-10 per cent. on 2,000; 7½ per cent. on 66,000; 8 per cent. on 362,490. Public Funds—United States Bonds, \$3,500.

Bank Stock owned—Newton, \$1,500; Revere, 4,000; First, Cambridge, 1,000; Brighton, 720; Waltham, 225; Commonwealth, 3,000; Eleventh Ward, 5,000; Natick, 2,500; Union Market, 4,500; Merchants', Fitchburg, 5,000; Merchandise, 2,500.

Reading Savings Bank.—Rates of Interest on Loans—7 3-10 per cent. on \$109,648; 8 per cent. on 58,277 63.

Bank Stock owned—Hide and Leather, \$4,340 25; First, Chelsea, 5,710 25; State, 434 25; Continental, 2,924 25; Commonwealth, 2,142 75.

Stoneham Five Cents Savings Bank.—Rates of Interest on Loans—5½ per cent. on \$17,000; 7 per cent. on 23,700; 8 per cent. on 202,698 25.

Public Funds—United States Bonds, \$9,500; Municipal, 33,000. Bank Stock owned—Howard, \$2,718 25; Continental, 3,382 50; Webster, 1,636 50; State, 1,620; City, 1,268; Hide and Leather, 2,879.

Deposit in Bank bearing interest—Blackstone, \$16,787 43. Railroad Stock—On 100 shares Stoneham Street R. R., \$5,000; taken to secure indebtedness to the bank.

Wakefield Savings Bank.—Rates of Interest on Loans—7 3-10 per cent. on \$8,450; 8 per cent. on 51,256; 9 per cent. on 900.

Deposit in Bank bearing interest—\$4,920 03.

Waltham Savings Bank.—Rates of Interest on Loans—6 per cent. on \$143,283 67; 7 per cent. on 38,600; 7 3-10 per cent. on 20,000; 7½ per cent. on 853,533; 8 per cent. on 200.

Bank Stock owned—Revere, \$5,000; Mount Vernon, 5,000; Third, Boston, 2,500; Boston, 7,300; Hide and Leather, 3,000; Market, 4,000; Commerce, 3,000; Traders', 6,000; Suffolk, 5,300; North, 7,700; Everett, 4,000; Shawmut, 5,000; Central, 5,000; Waltham, 30,750; Metropolitan, 7,500.

Railroad Bonds—Cheshire, \$16,000; Boston and Lowell, 30,500. Loans on Bank Stock—Waltham, \$750.

	WATERTOWN.	WINCHESTER.	WOBURN.	ASHBURNHAM.	ATHOL.
	Watertown Savings Bank.	Winchester Savings Bank.	Woburn Five Cents Savings Bank.	Ashburnham Savings Bank.	Athol Savings Bank.
When incorporated,	April 18, 1870.	1871.	June, 1854.	May 11, 1871.	Feb. 12, 1867.
Number of depositors,	499	452	2,355	134	2,549
Amount of deposits,	\$108,328 98	\$87,459 57	\$478,626 63	\$22,234 51	\$714,788 51
Number of deposits during the year pre- ceding,	576	611	2,215	85	6,361
Amount of the same,	\$46,699 26	\$45,433 91	\$95,711 01	\$7,035 45	\$205,922 09
Number of deposits received during the year of and exceeding \$300 at one time,	33	35	59	6	170
Amount of the same,	\$18,944 00	\$20,876 47	\$32,592 85	\$2,626 00	\$91,881 72
Number of withdrawals during the year,	210	279	1,152	64	1,165
Amount of the same,	\$23,793 12	\$25,669 23	\$88,898 89	\$5,499 10	\$118,430 62
Number of accounts opened during the year,	158	147	296	31	489
Number of accounts closed during the year,	67	64	310	25	347
Amount of surplus on hand,	\$1,461 23	\$717 84	\$16,306 27	\$163 80	\$6,000 00
Public funds,	—	—	3,000 00	—	10,000 00
Loans on public funds,	—	—	1,500 00	—	2,950 00
Bank stock,	7,600 00	5,000 00	186,744 25	—	21,222 50
Loans on bank stock,	—	—	350 56	—	23,550 00
Deposits in banks bearing interest,	5,900 00	5,481 45	—	2,380 00	36,000 00
Railroad bonds,	6,614 00	—	—	—	5,231 87
Loans on railroad stock,	—	—	—	—	—
Invested in real estate,	—	—	5,000 00	—	—
Loans on mortgage of real estate,	74,275 00	56,450 00	234,046 16	9,355 51	367,529 00
Loans to town or county,	12,400 00	20,000 00	—	8,000 00	79,930 00
Loans on personal security,	1,000 00	4,000 00	54,690 00	3,430 00	175,335 50

Cash on hand,	\$5,914 95		\$1,383 22	\$9,601 93	\$268 77	\$232 06
Rate and amount of ordinary dividends for last year,	6 per cent.		6 per cent.	6 per cent.	6 per cent.	6 per cent.
Average annual per cent. of dividends ending at time of and including last extra,	6 per cent.		8 per cent.	—	6 per cent.	\$37,375 04
Extra dividend, how often declared,	—		Every 3 years.	—	—	6½ per cent
Annual expenses of the institution,	\$523 57		About \$400 00	None for 3 yrs.	\$52 66	Every 3 years.
Number of outstanding loans not exceeding \$3,000,	39		22	\$2,006 07	22	\$1,800 00
Aggregate amount of same,	\$59,575 00		\$31,950 00	94	\$14,285 51	395
				\$109,093 82		\$341,498 00

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<i>Watertown Savings Bank.</i> —Rates of Interest on Loans—7 per cent. on \$13,400; 8 per cent. on 74,275.						
Bank Stock owned—Commonwealth, \$2,000; Blackstone, 2,600; Union Market, 1,000; Metropolitan, 2,000.						
Deposit in Bank bearing Interest—\$5,900.						
Railroad Bonds—Boston and Maine R. R., \$2,200; Vermont and Massachusetts R. R., 404; Cheshire R. R., 4,010.						
<i>Winchester Savings Bank.</i> —Rates of Interest on Loans—7 per cent. on \$20,000; 7½ per cent. on 14,700; 8 per cent. on 45,750.						
Bank Stock owned—Metropolitan, \$5,000.						
Deposit in Bank bearing interest—Elliot, \$5,481.45.						
<i>Woburn Five Cents Savings Bank.</i> —Rates of Interest on Loans—6 per cent. on \$700; 7 per cent. on 3,492.90; 7 3-10 per cent. on 400; 7½ per cent. on 95,000; 8 per cent. on 191,193.82.						
Public Funds—United States Bonds, \$3,000.						
Bank Stock owned—Blackstone, \$25,406; Faneuil Hall, 4,990; Webster, 1,050; Hyde and Leather, 13,642.25; Shoe and Leather, 22,113.75; New England, 21,277.50; State, 2,257.50; Atlas, 18,331.25; Shawmut, 6,268.75; Elliot, 5,950; Second, 3,205;						
<i>Mechanics' Association of Woburn,</i> 7,920; Woburn, 31,244; Continental, 14,408.25; Eleventh Ward, 8,660.						
Loan on Bank Stock—On 5 shares Woburn, \$350.56.						
Loan on Public Funds—Government Bonds, \$1,500.						
<i>Ashburnham Savings Bank.</i> —Rates of Interest on Loans—7 per cent. on \$19,630; 7 3-10 per cent. on 700; 7½ per cent. on 453.57.						
Deposit in Bank bearing interest—\$2,380.						
<i>Athol Savings Bank.</i> —Rates of Interest on Loans—6 per cent. on \$91,661.87; 7 per cent. on 47,400; 7 3-10 per cent. on 528,687; 8 per cent. on 13,000; 8½ per cent. on 5,000.						
Public Funds—United States Bonds, \$10,000.						
Loans on United States Bonds, \$1,400; Worcester, 1,550.						
Bank Stock owned—Miller's River, \$3,960; First, Barre, 3,600; Central, 5,000; Eagle, 5,500; Blackstone, 1,962.50; Elliot, 1,200.						
Loans on Bank Stock—Miller's River, \$13,550; South Reading, 10,000.						
Railroad Bonds—Cheshire, \$5,231.87.						
Deposit in Bank bearing interest—Miller's River, \$36,000.						

	BARRE.		BROOKFIELD.		CLINTON.		FITCHBURG.	
	Barre Savings Bank.		Brookfield Savings Bank.		Clinton Savings Bank.		Fitchburg Savings Bank.	Worcester North Savings Institution.
When incorporated,	—		April 3, 1872.		1851.		1846.	May 26, 1868.
Number of depositors,	1,050		260		2,374		7,103	3,075
Amount of deposits,	\$306,582 38		\$31,158 00		\$735,537 92		\$2,783,297 06	\$1,232,899 48
Number of deposits during the year preceding,	634		194		2,590		3,533	2,385
Amount of the same,	\$63,883 00		\$16,144 00		\$274,708 30		\$566,445 16	\$347,370 08
Number of deposits received during the year of and exceeding \$300 at one time,	56		7		184		404	369
Amount of the same,	\$28,410 27		\$3,650 00		\$108,674 80		\$236,719 37	\$224,933 89
Number of withdrawals during the year,	436		52		1,539		3,086	1,844
Amount of the same,	\$47,317 75		\$6,232 00		\$182,759 18		\$407,055 78	\$252,110 52
Number of accounts opened during the year,	149		50		599		851	826
Number of accounts closed during the year,	103		20		424		824	500
Amount of surplus on hand,	—		\$547 76		\$11,436 16		\$51,808 39	\$14,741 16
Public funds,	—		—		—		171,000 00	—
Loans on public funds,	—		—		1,875 00		18,375 00	1,000 00
Bank stock,	\$120,818 66		—		84,062 50		251,850 00	60,886 75
Loans on bank stock,	—		—		19,400 00		30,150 00	23,500 00
Deposits in banks bearing interest,	—		1,817 08		—		75,000 00	28,000 00
Railroad bonds,	9,530 00		—		—		2,700 00	40,825 00
Loans on railroad stock,	—		—		—		2,270 00	12,000 00
Invested in real estate,	—		—		—		187,000 00	—
Loans on mortgage of real estate,	122,110 67		18,900 00		315,027 58		1,076,826 00	677,656 31
Loans to town or county,	23,900 00		—		8,000 00		195,347 50	112,283 87
Loans on personal security,	40,550 00		10,100 00		165,703 86		811,713 00	299,330 53

Cash on hand,	—	\$381 04	\$55,505 14	\$14,610 93	\$3,599 35
Rate and amount of ordinary dividends for last year,	{ 6 per cent. \$14,676 83	6 per cent. \$1,275 47	6 per cent. \$38,246 25	6 per cent. \$155,766 57	6 per cent. \$64,524 69
Average annual per cent. of dividends ending at time of and including last extra,	6 per cent.	6 per cent.*	—	6 $\frac{2}{3}$ per cent.	—
Extra dividend, how often declared,	—	\$100 00	\$2,129 28	—	—
Annual expenses of the institution,	\$750 to \$800			\$4,000 00	\$3,600 00
Number of outstanding loans not exceeding \$3,000,	63	28	271	497	321
Aggregate amount of same,	\$77,060 67	\$26,900 00	\$192,556 44	\$658,684 00	\$446,112 42

Barre Savings Bank.—Rates of Interest on Loans—7 per cent. on \$120,610.67; 7 $\frac{1}{2}$ per cent. on 30,550; 8 per cent. on 35,400.
Bank Stock owned—Atlantic, \$1,262; Atlas, 1,469; Blackstone, 7,122.59; Boylston, 1,197; Boston, 1,575.27; Commerce, 5,274.50; Continental, 2,018.56; City, Worcester, 6,830; Citizens', Worcester, 2,961; Eliot, 2,991; Exchange, 2,977.50; First, Boston, 7,747; First, Worcester, 2,700; Howard, 6,755.65; Mechanics', 3,500; North America, 1,631.25; Redemption, 6,263.50; Revere, 1,485; Suffolk, 3,753.75; Maverick, 4,248.72; Shoe and Leather, 2,800; Tremont, 7,837.25; Webster, 2,452.63; Ware, 1,096.25; First, Barre, 7,747; Hide and Leather, 2,912.70; Second, 5,032.35; Central, Worcester, 8,050; Market, Brighton, 3,732.75; Old Boston, 5,407.50; Boylston, 1,588.33.
Railroad Bonds—Rutland, \$860; Eastern, 5,200; City, Bangor, 5,470.

Brookfield Savings Bank.—Rates of Interest on Loans—7 per cent. on \$27,550; 8 per cent. on 1,750; 9 per cent. on 1,600.
Deposit in Bank bearing interest—\$1,817.08.

Clinton Savings Bank.—Rates of Interest on Loans—6 per cent. on \$20,000; 7 per cent. on 438,306.44; 8 per cent. on 51,700.
Loans on United States Bond, \$1,875.
Bank Stock owned—Howard, \$1,600; Webster, 10,500; City, 500; Boston, 200; Atlas, 1,400; North America, 4,200; Market, 2,000; Traders', 800; Eleventh Ward, 2,000; Central, 5,000; Commerce, New Bedford, 5,000; First, New Bedford, 5,000; First, Orange, 5,000; First, Leominster, 5,000; Manufacturers', 1,000; Hide and Leather, 5,262.50; Metropolitan, 5,000; Clinton, 25,100.
Loans on Bank Stock—On 150 shares First, Chicago, 10 shares Milford, and 76 shares First, Clinton, \$8,900; Clinton, 8,000; Leominster, 2,500.

Fitchburg Savings Bank.—Rates of Interest on Loans—6 per cent. on \$380,100; 7 $\frac{1}{2}$ per cent. on 10,000; 7 per cent. on 962,367.96; 7 $\frac{1}{2}$ per cent. on 100,400; 8 per cent. on 5,000.
Loan on United States Bonds, \$1,000.
Bank Stock owned—Rollstone, \$8,180; Commerce, 6,229; Boston, 5,737.50; Atlas, 5,750; Eliot, 6,950; Merchants', 6,640.25; Eagle, 5,600; National, 5,500; First, Leominster, 11,500.
Loans on Bank Stock—On Atlas and Rollstone, \$800; First, Winchendon, 10,000; Safety Fund, Fitchburg, 12,000; Rollstone, 700.
Railroad Bonds—\$40,825.
Loan on Railroad Stock—On Fitchburg, \$12,000.
Deposit in Bank bearing interest—\$28,000.

Worcester North Savings Institution.—Rates of Interest on Loans—6 per cent. on \$48,002.75; 6 $\frac{1}{2}$ per cent. on 10,000; 7 per cent. on 962,367.96; 7 $\frac{1}{2}$ per cent. on 100,400; 8 per cent. on 5,000.
Loan on United States Bonds, \$1,000.
Bank Stock owned—Rollstone, \$8,180; Commerce, 6,229; Boston, 5,737.50; Atlas, 5,750; Eliot, 6,950; Merchants', 6,640.25; Eagle, 5,600; National, 5,500; First, Leominster, 11,500.
Loans on Bank Stock—On Atlas and Rollstone, \$800; First, Winchendon, 10,000; Safety Fund, Fitchburg, 12,000; Rollstone, 700.
Railroad Bonds—\$40,825.
Loan on Railroad Stock—On Fitchburg, \$12,000.
Deposit in Bank bearing interest—\$28,000.

* At discretion of trustees.

	GARDNER.	GRAFTON.	LANCASTER.	LEICESTER.	LEOMINSTER.
	Gardner Savings Bank.	Grafton Savings Bank.	Lancaster Savings Bank.	Leicester Savings Bank.	Leominster Savings Bank.
When incorporated,	May 26, 1868.	Mar. 13, 1869.	1845.	April, 1869.	1865.
Number of depositors,	1,732	428	2,505	544	2,726
Amount of deposits,	\$558,201 38	\$115,604 71	\$1,030,663 45	\$239,855 30	\$498,065 81
Number of deposits during the year preceding,	4,352	363	1,048	365	1,453
Amount of the same,	\$129,380 08	\$31,981 96	\$171,478 42	\$63,879 52	\$139,208 02
Number of deposits received during the year of and exceeding \$300 at one time,	83	26	197	54	133
Amount of the same,	\$47,401 05	\$16,263 24	\$119,466 62	\$35,448 06	\$75,181 00
Number of withdrawals during the year,	791	209	1,253	234	999
Amount of the same,	\$107,871 89	\$18,284 78	\$220,702 45	\$27,169 13	\$118,267 21
Number of accounts opened during the year,	256	87	334	90	436
Number of accounts closed during the year,	200	61	367	45	250
Amount of surplus on hand,	\$7,343 04	\$5,470 21	\$49,526 27	\$8,907 99	\$3,513 75
Public funds,	—	—	5,894 68	59,887 50	—
Loans on public funds,	—	—	1,075 00	3,300 00	2,150 00
Bank stock,	33,952 75	37,434 74	76,300 00	49,994 12	46,451 00
Loans on bank stock,	15,200 00	—	2,000 00	—	18,700 00
Deposits in banks bearing interest,	—	—	—	—	—
Railroad bonds,	8,560 00	—	31,500 00	3,030 00	—
Loans on railroad stock,	—	—	1,800 00	—	600 00
Invested in real estate,	—	—	23,315 96	—	—
Loans on mortgage of real estate,	262,122 32	62,435 00	601,371 27	107,500 00	336,940 00
Loans to town or county,	128,263 21	10,000 00	—	5,850 00	—
Loans on personal security,	104,557 94	5,850 00	348,722 15	15,949 00	84,250 00

Cash on hand,	\$9,540 25	\$5,154 58	—	\$3,248 67	\$8,826 42
Rate and amount of ordinary dividends for last year,	6 per cent. —	6 per cent. \$5,699 39	6 per cent. \$60,293 37	6 per cent. \$12,074 39	6 per cent. \$26,390 62
Average annual per cent. of dividends ending at time of and including last extra,	6 per cent. —	—	—	6 per cent. —	7 per cent. —
Extra dividend, how often declared,	—	—	—	No extra.	—
Annual expenses of the institution,	\$345 10	—	\$2,708 35	\$1,000 00	\$1,300 00
Number of outstanding loans not exceeding \$3,000,	375	50	164	92	349
Aggregate amount of same,	\$280,880 26	\$51,485 00	\$194,768 42	\$98,749 00	\$338,840 00

Gardner Savings Bank.—Rates of Interest on Loans—6 per cent. on \$119,863.21; 7 per cent. on 10,400; 7 3-10 per cent. on 378,980.26; 8 per cent. on 900.
Bank Stock owned—First, Gardner, \$4,776; State, 5,612.50; Hide and Leather, 2,280; Eagle, 1,284.25; Crocker, Turner's Falls, 10,000; Orange, 10,000.
Loan on Bank Stock—On First, Gardner, \$15,200.
Loan on Railroad Bonds—On Boston and Albany, \$8,560.

Grafton Savings Bank.—Rates of Interest on Loans—6 per cent. on \$10,000; 7 per cent. on 8,500; 7 1-2 per cent. on 59,785.
Bank Stock owned—Redemption, \$4,187.75; Revere, 4,814; State, 2,040; Shawmut, 1,222.75; Howard, 1,744.50; Webster, 1,476.12; North, 1,206.25; Traders, 1,885.50; Maverick, 1,237.50; Massachusetts, 677.12; City, 363.25; Market, 4,276; Grafton, 6,310; North America, 2,714; Eliot, 1,230; Manufacturers, 550; Spencer, 1,000; Fourth, 500.

Lancaster Savings Bank.—Rates of Interest on Loans—6 per cent. on \$106,550; 7 per cent. on 184,637.15; 7 1-2 per cent. on 1,100; 8 per cent. on 684,181.27; 9 per cent. on 50,000.

Loans on Public Funds—On United States Bonds, \$1,075.
Bank Stock owned—City, Lynn, \$15,000; Lancaster, 5,000; Howard, 6,700; Eliot, 8,300; Second, 8,800; Webster, 5,000; Commerce, 5,000; Republic, 7,500; Wachusett, 15,000.

Loan on Bank Stock—On Lancaster, \$2,000.

Railroad Bonds—Lancaster, \$31,500.

Loan on Railroad Stock—On 20 shares Worcester and Nashua, \$1,800.

Leicester Savings Bank.—Rates of Interest on Loans—6 per cent. on \$4,850; 7 per cent. on 7,650; 7 1-2 per cent. on 12,450; 8 per cent. on 107,640.

Public Funds—United States 6 per cent. Bonds, 1865, \$17,887.50; Worcester City, 9,690; Chelsea, 7,960; Lynn, 8,880; Fall River, 4,000; Springfield, 2,110; Natick, 9,360.

Loan on Public Funds—On United States Bonds, \$3,300.
Bank Stock owned—Hide and Leather, \$5,957.40; Eliot, 3,610; Commonwealth, 1,100; Continental, 1,150; North, 2,425; Webster, 3,162.50; Traders, 2,612.50; Howard, 2,635; State, 5,397.50; Revere, 2,423; Market, 1,815.40; North America, 1,346; Maverick, 1,178.75; Central, 3,525; Leicester, 10,342.57; Millbury, 1,314.50.

Railroad Bonds—Eastern, \$3,030.

Leominster Savings Bank.—Rate of Interest on Loans—7 per cent. on \$442,640.

Loan on United States Bonds, \$2,150.

Bank Stock owned—Webster, \$7,724; Boston, 6,625; First, Leominster, 32,102.

Loan on Bank Stock—On First, Leominster, \$18,700.

Loan on Railroad Stock—On Boston and Providence, \$600.

	MILFORD.	MILBURY.	NO. BROOKFIELD.	SOUTHBRIDGE.	SPENCER.
	Milford Savings Bank.	Millbury Savings Bank.	No. Brookfield Savings Bank.	Southbridge Savings Bank.	Spencer Savings Bank.
When incorporated,	Apr. 24, 1851.	1854.	1854.	Apr. 20, 1848,	1871.
Number of depositors,	2,258	1,028	1,224	2,410	443
Amount of deposits,	\$574,761 17	\$359,843 03	\$292,152 97	\$790,995 16	\$127,218 52
Number of deposits during the year preceding,	1,877	942	779	1,384	518
Amount of the same,	\$200,562 73	\$77,938 36	\$97,398 15	\$101,628 55	\$58,524 41
Number of deposits received during the year of and exceeding \$300 at one time,	132	53	53	73	48
Amount of the same,	\$69,702 06	\$32,335 71	\$61,367 77	\$36,444 85	\$25,027 72
Number of withdrawals during the year,	1,394	604	613	902	205
Amount of the same,	\$124,664 84	\$63,967 85	\$86,695 68	\$102,093 54	\$26,958 01
Number of accounts opened during the year,	467	200	201	296	179
Number of accounts closed during the year,	401	156	181	245	74
Amount of surplus on hand,	\$2,879 15	-	\$6,880 21	\$25,567 35	-
Public funds,	23,600 00	26,000 00	19,500 00	309,000 00	\$5,250 00
Loans on public funds,	3,200 00	-	-	7,350 00	-
Bank stock,	105,548 74	85,000 00	11,626 00	41,300 00	19,991 50
Loans on bank stock,	16,740 00	-	-	2,800 00	1,500 00
Deposits in banks bearing interest,	-	-	15,439 54	31,000 00	1,661 38
Railroad bonds,	-	-	83,000 00	47,400 00	5,043 75
Loans on railroad stock,	-	-	-	-	-
Invested in real estate,	38,758 97	-	-	-	-
Loans on mortgage of real estate,	236,071 10	229,210 00	135,100 00	298,950 00	66,875 00
Loans to town or county,	70,000 00	20,000 00	2,000 00	5,300 00	17,425 00
Loans on personal security,	73,424 91	2,000 00	2,000 00	73,240 00	3,700 00

Cash on hand,		\$917 04	\$564 94	\$222 51	\$4,890 05
Rate and amount of ordinary dividends for last year,	{	6½ per cent. \$20,885 43	6 per cent. \$15,476 43	5 per cent. \$36,806 42	6 per cent. -
Average annual per cent. of dividends ending at time of and including last extra,		-	6 per cent.	6½ per cent.	-
Extra dividend, how often declared,		-	-	Every 3 years.	No extra.
Annual expenses of the institution,		About \$1,200	\$850 00	\$2,312 25	\$298 76
Number of outstanding loans not exceeding \$3,000,		110	113	156	57
Aggregate amount of same,		\$95,910 00	\$110,700 00	\$159,740 00	\$59,875 00

Milford Savings Bank.—Rates of Interest on Loans—5¼ per cent. on \$5,000; 5½ per cent. on 10,000; 6 per cent. on 17,200; 7 per cent. on 192,327.67; 7½ per cent. on 47,809.91; 7 3-10 per cent. on 6,000; 8 per cent. on 76,598.43.

Public Funds—United States Bonds, \$23,600.

Loan on Public Funds—On United States Bonds, \$3,200.

Bank Stock owned—Webster, \$700; Continental, 2,955.25; Revere, 4,645; Elliot, 5,682.99; Howard, 2,600; Hide and Leather, 10,639.50; Central, 15,000; Hopkinton, 2,700; Milford, 17,453.75; Home, 10,000; Shawmut, 4,790; Redemption, 1,508; North, 9,769.13; Union, 6,313.50; Shoe and Leather, 274.50; Boylston, 1,070.12; Freeman's, 5,360; Blackstone, 4,050.

Loan on Bank Stock—On 197 shares Milford, \$16,740.

Millbury Savings Bank.—Rates of Interest on Loans—7 per cent. on \$145,500; 7½ per cent. on 103,710; 8 per cent. on 2,000.

Public Funds—United States Bonds, \$26,000.

Bank Stock owned—Millbury, \$10,000; Citizens', Worcester, 500; Quinsigamond, Worcester, 2,400; Worcester, 900; Central, Worcester, 3,600; Globe, 3,600; Hamilton, 2,500; Shoe and Leather, 7,400; Boston, 1,300; Traders', 2,500; Suffolk, 2,000; North, 4,000; Merchants', 1,300; Old Boston, 300; Atlas, 3,000; Blackstone, 4,500; Commonwealth, 4,200; Shawmut, 2,500; Continental, 2,000; Commerce, 3,500; Second, Boston, 3,500; Elliot, 8,600; North America, 900; Hide and Leather, 4,400; Oxford, 600; First Ward, 5,000.

North Brookfield Savings Bank.—Rate of Interest on Loans—7 per cent. on \$110,700.

Public Funds—United States Bonds, \$9,500; Maine, 10,000.

Bank Stock owned—Commonwealth, \$10,000; Elliot, 1,080; Ware, 546.

Deposit in Bank bearing interest—First, Worcester, \$15,439.54.

Railroad Bonds—Boston and Albany, \$20,000; Eastern, 32,000; Eastern, 10,000; Boston and Providence, 8,000; Boston and Maine, 13,000. Total, \$83,000.

Southbridge Savings Bank.—Rates of Interest on Loans—6½ per cent. on \$5,000; 7 per cent. on 381,940; 8 per cent. on 700.

Public Funds—United States Bonds, \$139,000; Massachusetts, 5,000; New Bedford, 5,000; Portland, 10,000; Waterbury, 10,000; Lawrence, 10,000; Springfield, 10,000; Woburn, 10,000; Fall River, 15,000; Somerville, 15,000; Northampton, 20,000; Malden, 20,000; Holyoke, 20,000; Brookline, 20,000.

Loans on Public Funds—On United States Bonds, \$7,350.

Bank Stock owned—Blackstone, \$5,300; Boylston, 1,800; City, 1,200; Columbian, 500; New England, 2,200; Revere, 3,400; Washington, 2,000; Southbridge, 11,500; Freeman's, 13,400.

Loans on Bank Stock—On Southbridge, \$900; Ware, 1,100; Blackstone, 800; Ware, 1,100.

Deposit in Bank bearing interest—Southbridge, \$31,000.

Railroad Bonds—\$47,400.

Spencer Savings Bank.—Rates of Interest on Loans—7 per cent. on \$23,625; 7½ per cent. on 5,225; 8 per cent. on 60,650.

Public Funds—Springfield, \$2,100; Bangor, 3,150.

Bank Stock owned—State, \$1,651.87; Redemption, 900; Commonwealth, 5,646.63; Central, Worcester, 775; Hide and Leather, 348; First, 1,920; Spencer, 7,500; Webster, 1,250.

Loan on Bank Stock—Leicester, \$1,500.

Deposits in Banks bearing interest—First, Worcester, \$1,314.94; Worcester Safe Deposit and Trust Co., 346.44.

Railroad Bonds—\$5,043.75.

	TEMPLETON.		UXBRIDGE.		WEBSTER.		WESTBOROUGH.		WHITINSVILLE.	
	Templeton Savings Bank.		Uxbridge Savings Bank.		Webster Five Cents Savings Bank.		Westborough Savings Bank.		Whitinsville Savings Bank.	
When incorporated, ..	Apr. 19, 1871.	June 3, 1870.	Mar. 16, 1868.	1869.	March, 1872					
Number of depositors,	240	1,006	1,505	1,001	318					
Amount of deposits,	\$51,457 10	\$288,106 00	\$252,604 52	\$274,968 23	\$75,068 33					
Number of deposits during the year preceding,	164	839	982	1,070	532					
Amount of the same,	\$16,246 07	\$99,553 31	\$64,922 35	\$119,317 38	\$54,039 38					
Number of deposits received during the year of and exceeding \$300 at one time,	12	68	46	80	45					
Amount of the same,	\$5,249 42	\$41,858 66	\$27,289 00	\$42,857 46	\$24,871 00					
Number of withdrawals during the year,	119	386	787	624	113					
Amount of the same,	\$11,371 33	\$46,415 08	\$83,410 01	\$72,632 81	\$10,702 25					
Number of accounts opened during the year,	58	187	212	272	189					
Number of accounts closed during the year,	39	120	306	146	38					
Amount of surplus on hand,	\$302 87	\$6,915 56*	-	\$4,282 86	-					
Public funds,	-	-	-	-	-					
Loans on public funds,	-	-	-	-	-					
Bank stock,	3,000 00	112,518 62	\$30,590 50	58,082 50	\$49,229 49					
Loans on bank stock,	-	-	-	3,000 00	-					
Deposits in banks bearing interest,	-	6,170 94	970 91	-	2,914 61					
Railroad bonds,	-	-	-	-	-					
Loans on railroad stock,	-	-	-	-	-					
Invested in real estate,	-	15,780 48	-	-	-					
Loans on mortgage of real estate,	36,345 00	133,309 00	179,025 00	182,153 00	19,000 00					
Loans to town or county,	1,500 00	-	13,000 00	1,000 00	-					
Loans on personal security,	9,294 00	22,825 00	26,825 00	34,500 00	5,900 00					

Cash on hand,	\$1,620 97	6 per cent.	—	\$977 89	\$3,498 94	6 per cent.	—
Rate and amount of ordinary dividends for last year,	{	—	\$15,152 34	—	6½ per cent.	\$3,025 73	
Average annual per cent. of dividends ending at time of and including last extra,	½ per cent.	7 per cent.	—	—	—	6 per cent.	—
Extra dividend, how often declared,	Every 3 years.	No extra.	—	—	—	—	—
Annual expenses of the institution,	\$75 00	\$825 00	—	\$1,000 00	\$700 00	\$200 00	—
Number of outstanding loans not exceeding \$3,000,	—	—	66	175	197	19	—
Aggregate amount of same,	—	—	\$75,785 00	\$161,950 00	\$182,955 00	\$21,400 00	—

Templeton Savings Bank.—Rates of Interest on Loans—7 per cent. on \$4,000; 7 3-10 per cent. on 43,139.
Bank Stock—\$3,000.

Uxbridge Savings Bank.—Rates of Interest on Loans—9 per cent. on \$1,000; 8 per cent. on 32,865; 7½ per cent. on 122,269.
Bank Stock owned—Redemption, \$5,610; Suffolk, 7,945; Hide and Leather, 15,259.12; Revere, 4,820; Howard, 11,781.50; North, 7,494.50; Tremont, 7,280; Eliot, 11,996.25; Webster, 6,486.75; State, 8,974.75; Mount Vernon, 2,223.75; Blackstone, 1,635; Grafton, 540; Atlas, 4,134.25; Eagle, 3,777.75; First, Clinton, 2,480; Wachuset, Fitchburg, 5,000; Franklin, 5,080.
Deposit in Bank bearing interest—Blackstone, Uxbridge, \$6,170.94.

Webster Five Cents Savings Bank.—Rates of Interest on Loans—7 per cent. on \$164,775; 7½ per cent. on 10,400; 8 per cent. on 43,675.
Bank Stock owned—Revere, \$3,660; Atlas, 2,270; Quinsigamond, 7,903.75; Worcester, 11,085.25; Mechanics', Worcester, 1,901.25; First, Worcester, 1,740.25; Southbridge, 625; Oxford, 1,305; Grafton, 1,000.
Deposit in Bank bearing interest—Worcester Safe Deposit, \$970.21.

Westborough Savings Bank.—Rates of Interest on Loans—7½ per cent. on \$216,855; 8 per cent. on 800.
Bank Stock owned—First, Westborough, \$10,414.33; First, Marlborough, 3,750; Millbury, 2,312; Northborough, 2,500; Grafton, 505; Hide and Leather, 2,204; Tremont, 4,544.50; Merchants', 3,003; Traders', 6,303.75; Globe, 2,002; Republic, 1,300; Commerce, 1,220; Redemption, 2,856.42; New England, 907.50; Everett, 3,622.50.
Loan on Bank Stock—On First, Westborough, \$3,000.

Whitinsville Savings Bank.—Rates of Interest on Loans—7 per cent. on \$9,400; 7½ per cent. on 15,500.
Bank Stock owned—Blackstone, \$2,368.99; Merchants', 3,639.50; Atlantic, 5,128.75; Boylston, 2,998; North, 2,021.25; Columbian, 2,225; Massachusetts, 2,851.25; Exchange, 1,740; Redemption, 6,027.50; Webster, 2,277.50; Millbury, 1,889.75; New England, 1,485; Northboro', 455; Atlas, 1,300; Atlantic, 5,128.75; Commonwealth, 3,237.50; Everett, 2,645; Freeman's, 3,360.25; Revere, 3,256.25.
Deposit in Bank bearing interest—Whitinsville, \$2,914.61.
Commenced business May 1, 1874.

* Interest account.

	WINCHENDON.		WORCESTER.	
	Winchendon Savings Bank.	People's Savings Bank.	Worcester Co. Institution for Savings.	Worcester Five Cents Savings Bank.
When incorporated,	1854.	May 13, 1864.	Feb., 1828.	Apr. 1, 1854.
Number of depositors,	1,913	10,421	15,728	7,785 00
Amount of deposits,	\$549,057 72	\$3,852,374 10	\$5,949,080 47	\$1,669,624 17
Number of deposits during the year preceding,	862	10,134	8,609	6,427
Amount of the same,	\$129,648 50	\$977,411 03	\$919,114 22	\$425,711 58
Number of deposits received during the year of and exceeding \$300 at one time,	78	832	835	394
Amount of the same,	\$41,179 80	\$508,445 36	\$490,603 00	\$245,826 07
Number of withdrawals during the year,	842	7,299	8,228	3,392
Amount of the same,	\$112,043 85	\$743,736 15	\$779,427 40	\$237,998 00
Number of accounts opened during the year,	197	2,138	1,888	1,373
Number of accounts closed during the year,	185	1,500	1,579	751
Amount of surplus on hand,	\$9,279 21	—	\$50,766 66	—
Public funds,	12,000 00	\$281,500 00	1,254,300 00	\$125,000 00
Loans on public funds,	2,883 18	12,450 00	6,450 00	3,000 00
Bank stock,	81,553 12	778,200 00	806,450 00	168,800 00
Loans on bank stock,	—	33,550 00	10,100 00	21,925 00
Deposits in banks bearing interest,	—	43,812 20	190,854 81	89,524 16
Railroad bonds,	969 90	182,000 00	422,000 00	\$7,000 00
Loans on railroad stock,	—	800 00	—	—
Invested in real estate,	—	65,000 00	—	—
Loans on mortgage of real estate,	249,800 44	1,951,693 93	3,061,142 00	859,475 00
Loans to town or county,	1,000 00	21,000 00	237,700 00	358,100 00
Loans on personal security,	214,688 16	300,923 76	155,715 00	5,300 00
Cash on hand,	8 49	9,864 99	3,082 21	1,488 45
Rate and amount of ordinary dividends for last year,	6 per cent.	6 per cent.	6½ per cent.	6 per cent.
	—	\$206,509 45	\$352,548 46	\$85,122 81

Average annual per cent. of dividends ending at time of and including last extra,		7 per cent.	
Extra dividend, how often declared,	.	—	—
Annual expenses of the institution,	.	\$8,815 91	\$11,766 16
Number of outstanding loans not exceeding \$3,000,	.	505	749
Aggregate amount of same,	.	\$741,573 93	\$1,010,572 00
	.	\$141,517 60	\$482,200 00

Winchendon Savings Bank.—Rates of Interest on Loans—6 per cent.; 6½ per cent.; 7 per cent.; 7½-10 per cent.; 8 per cent. No amounts given.

Public Funds—United States Bonds, \$12,000.

Bank Stock owned—Commonwealth, \$2,500; Faneuil Hall, 4,800; Merchants', 10,000; Eliot, 6,700; Mechanics', 3,400; Redemption, 10,000; First, 1,600; First, Winchendon, 23,400; Rollstone, Fitchburg, 9,000; Fitchburg, 1,000.

Railroad Bonds—Cheshire, \$969.90.

People's Savings Bank.—Rates of Interest on Loans—6 per cent. on \$260,150; 7 per cent. on 2,052,633.93; 8 per cent. on 7,133.76.

Public Funds—United States Bonds, \$142,500; New York, 20,000; Connecticut, 4,000; Holyoke, 15,000; Charlestown, 20,000; Springfield, 1,000; Burlington, 16,000; Portland, 18,000; Hartford, 6,000; Bangor, 18,000; Worcester, 21,000.

Loan on \$13,750 United States Bonds, \$12,450.

Bank Stock owned—Shawmut, \$18,800; Market, 13,700; Columbian, 7,600; Atlas, 20,000; Webster, 23,100; Commerce, 37,500; North America, 21,400; Union, 3,100; Maverick, 2,400; Merchants', 43,600; Washington, 10,800; North, 23,600; Tremont, 23,000; Globe, 31,700; New England, 6,400; Eagle, 17,800; State, 25,700; Mechanics', 1,500; Hamilton, 17,600; Blackstone, 49,800; Traders', 6,300; City, 3,200; Connecticut, 8,700; Revere, 25,500; Hide and Leather, 41,600; Suffolk, 7,900; Republic, 18,300; Eliot, 43,200; Faneuil Hall, 9,100; Shoe and Leather, 14,000; First, 5,000; Freeman's, 16,500; Second, 8,100; Third, 7,500—all of Boston; City, 24,500; Citizens', 4,400; Mechanics', 13,500; Central, 15,400; Quinsigamond, 13,300; Worcester, 51,400—all of Worcester.

Loans on Bank Stock—On 170 shares First, Worcester, \$11,000; on 159 shares Worcester, 6,500; on Oxford, Worcester, 16,550.

Deposit in Bank bearing interest—Central, Worcester, \$43,812.20.

Railroad Bonds—Boston and Albany, \$30,000; Old Colony, 50,000; Eastern, 40,000; Nashua, 12,000; Boston and Maine, 50,000.

Worcester County Institution for Savings.—Rates of Interest on Loans—6 per cent. on \$986,800; 6½ per cent. on 7,500; 7 per cent. on 4,004,607; 5 per cent. on 148,500.

Public Funds—\$653,500; Vermont, 21,000; Massachusetts, 6,000; Connecticut, 1,800; Rhode Island, 77,000; Maine, 20,000; New London, 23,000; Norwich, 52,000; Meriden, 26,000; Brookline, 20,000; Natick, 10,000; United States 5-20s, 344,000; United States 6s, 320,000; United States 10-40s, 21,500; Grafton, 5,000; Roxbury,

26,000; Springfield, 6,000; Worcester, 158,000; Boston, 44,000; Westborough, 3,000; Lowell, 30,000; Manchester, 10,000; Nashua, 33,000.

Loans on Public Funds—On \$14,700 United States Bonds, 6,450.

Bank Stock owned—Atlantic, \$5,400; Atlas, 37,500; Blackstone, 18,400; Boylston, 1,400; Columbian, 5,400; Continental, 12,000; Eliot, 9,000; Faneuil Hall, 2,000; First, 25,000; Freeman's, 17,200; Globe, 3,100; Hamilton, 18,000; Howard, 15,000; Market, 7,400; Massachusetts, 11,000; Merchants', 12,500; New England, 19,900; North, 4,700; Old Boston, 3,250; Second, 35,200; Shawmut, 17,300; Shoe and Leather, 13,400; State, 11,300; Suffolk, 3,400; Tremont, 15,600; Washington, 19,000; Commerce, 24,000; North America, 7,800; Redemption, 9,300; Republic, 21,000; City, 20,800; Eagle, 11,000; Exchange, 4,900; Hide and Leather, 30,800; Revere, 50,000; Union, 7,100; Webster, 30,000—all of Boston; Central, 28,100; Citizens', 24,800; Mechanics', 13,300; Worcester, 69,800; City, 29,500; Quinsigamond, 20,600—all of Worcester; Blackstone, Uxbridge, 1,000; Fitchburg, 5,100; Grafton, 4,500; Lancaster, 4,600; Leicester, 5,500; Millbury, 10,800; Oxford, 4,800; Southbridge, 3,000; Third National, Springfield, 20,000; Ware, 1,000.

Loans on Bank Stock—On 16 shares Leominster, \$1,600; on 5 shares Central, 500; on 14 shares Worcester, 3,000; on 60 shares Tremont, 5,000.

Deposit in Bank bearing interest—Worcester, \$190,854.81.

Railroad Bonds—Bos. and Albany, \$37,000; Worcester and Nashua, 260,000; Fitchburg, 30,000; Bos. and Maine, 30,000; Old Colony, 40,000; Bos. and Lowell, 25,000.

Worcester Five Cents Savings Bank.—Rates of Interest on Loans—5 per cent. on \$23,000; 6 per cent. on 220,000; 6½ per cent. on 69,100; 7 per cent. on 935,700.

Public Funds—United States Bonds, \$125,000.

Bank Stock owned—Atlas, \$5,000; Commerce, 5,900; Eagle, 10,000; Eliot, 9,200; First, 6,700; Hamilton, 5,000; Hide and Leather, 7,500; Howard, 10,000; Merchants', 5,000; North, 800; Shawmut, 5,000; State, 5,000; Traders', 5,000; Webster, 5,000; Grafton, 5,000; Leicester, 3,000; Millbury, 10,700; Northborough, 3,000; Central, Worcester, 7,000; Citizens', 700; City, 16,800; Mechanics', 5,000; Quinsigamond, 13,900; Worcester, 2,000; Wachuset, 5,000; First, Leominster, 5,600; Spencer, 5,000; Westminster, 1,000.

Loans on Bank Stock—On 100 shares City, Worcester, \$10,000; on 100 shares First, Worcester, 10,000; Mechanics', Worcester, 700; Grafton, 1,225.

Deposits in Banks bearing interest—City, \$43,947.26; Quinsigamond, 45,576.90.

Railroad Bonds—Worcester and Nashua, \$37,000.

Loan on Public Funds—On United States Bonds, \$3,000.

	WORCESTER.	AMHERST.	EASTHAMPTON.	HAYDENVILLE.	NORTHAMPTON.
	Worcester Mechanics' Savings Bank.	Amherst Savings Bank.	Easthampton Savings Bank.	Haydenville Savings Bank.	Northampton Institution for Savings.
When incorporated,	July, 1851.	1864.	1869.	Mar. 17, 1869.	1842.
Number of depositors,	6,184	1,844	693	783	5,104
Amount of deposits,	\$2,828,231 65	\$398,456 41	\$158,098 97	\$202,236 91	\$1,891,063 20
Number of deposits during the year preceding,	3,943	1,146	843	648	3,223
Amount of the same,	\$550,146 01	\$74,887 37	\$53,940 57	\$75,174 85	\$319,620 89
Number of deposits received during the year of and exceeding \$300 at one time,	569	46	40	57	292
Amount of the same,	\$338,073 16	\$25,631 80	\$20,816 52	\$34,624 16	\$169,363 56
Number of withdrawals during the year,	3,944	852	414	621	2,921
Amount of the same,	\$420,179 79	\$61,704 33	\$40,377 07	\$68,104 24	\$298,369 88
Number of accounts opened during the year,	963	234	201	168	633
Number of accounts closed during the year,	704	203	113	146	547
Amount of surplus on hand,	—	\$6,315 91	\$2,823 91	\$1,281 55	\$28,731 72
Public funds,	\$492,000 00	10,000 00	—	—	190,000 00
Loans on public funds,	10,400 00	1,024 00	2,600 00	—	8,900 00
Bank stock,	241,881 06	6,000 00	28,272 25	—	50,800 00
Loans on bank stock,	31,778 00	600 00	6,000 00	—	40,232 84
Deposits in banks bearing interest,	109,923 34	—	—	7,944 68	—
Railroad bonds,	102,000 00	32,500 00	—	—	471,875 00
Loans on railroad stock,	10,000 00	900 00	—	—	—
Invested in real estate,	—	11,005 60	—	—	—
Loans on mortgage of real estate,	1,588,400 06	221,835 00	88,725 00	80,350 00	775,741 18
Loans to town or county,	70,500 00	64,000 00	—	5,600 00	104,103 77
Loans on personal security,	202,707 57	50,348 00	34,125 00	110,781 23	242,402 74

Cash on hand,	\$115,632 25	\$6,559 72	\$4,093 13	\$8,931 01	\$35,739 39
Rate and amount of ordinary dividends for last year,	{ 6 per cent. \$153,612 93	6 per cent. \$21,578 28	6 per cent. \$8,273 28	6 per cent. \$11,126 96	6 per cent. \$106,655 60
Average annual per cent. of dividends ending at time of and including last extra,	-	-	6½ per cent. Every 3 years. \$434 75	7 per cent. Every 3 years. \$1,000 00	7 per cent. Every 5 years. \$4,600 00
Extra dividend, how often declared,	\$7,300 00	\$1,050 00			
Annual expenses of the institution,					
Number of outstanding loans not exceeding \$3,000,	554	223	119	241	447
Aggregate amount of same,	\$1,038,333 08	\$241,407 00	\$88,850 00	\$153,850 27	\$434,504 46

Worcester Mechanics' Savings Bank.—Rates of Interest on Loans—6 per cent. on \$161,800; 6½ per cent. on 40,000; 7 per cent. on 1,711,985.23.
Public Funds—United States Bonds, \$200,000; City, 192,000.
Loans on United States Bonds, \$5,900; Worcester, 4,500; Westborough, 2,000.
Bank Stock owned—Commerce, \$25,791; Boston, 11,459.37; Market, 10,875; North, 7,418.75; Elliot, 5,978.75; Traders', 5,568.75; Redemption, 7,050; Revere, 20,000; Merchants', 9,327.50; Suffolk, 5,985.75; City, Worcester, 18,000; First, Worcester, 1,656; Mechanics', 37,109.69; Citizens', 12,600; Quinsigamond, 1,032.50; Worcester, 10,222; Central, 9,167.50; Grafton, 10,720; Franklin, 4,410; Millbury, 5,220; First, Clinton, 1,120.
Loans on Bank Stock—On Mechanics', \$2,678; First, 15,700; Central, City, and First, Leicester, 1,300; Wachusett, 8,100; First, Leominster, 4,000.
Railroad Bonds—\$102,000.
Deposit in Bank bearing interest—\$109,923.34.
Loan on Railroad Stock—Fitchburg and Worcester, \$10,000.
Amherst Savings Bank.—Rates of Interest on Loans—6 per cent. on \$14,500; 7 per cent. on 117,145; 7½ per cent. on 175,080; 7¾ per cent. on 40,452; 8 per cent. on 37,750; 9 per cent. on 500.
Public Funds—Bangor Bonds, \$10,000.
Loan on United States Bonds, \$1,024.
Bank Stock owned—First, Easthampton, \$6,000.
Loan on Bank Stock—On 16 shares First, Amherst, \$600.
Railroad Bonds—New London and Northern, \$27,500; Vermont and Mass., 5,000.
Loan on Railroad Bonds—On \$1,000 New London Northern, 900.

Easthampton Savings Bank.—Rate of Interest on Loans—7 3-10 per cent. on \$88,850.
Loan on United States Bonds, \$2,600.
Bank Stock owned—First, Easthampton, \$8,972; First, Northampton, 1,330; First, Lynn, 5,256; Holyoke, 2,006; Blackstone, 3,949.50; Second, Boston, 3,018.75; North, 2,447.50; Commerce, 1,292.50.
Loan on Bank Stock—First, Easthampton, \$6,000.
Haydensville Savings Bank.—Rates of Interest on Loans—7 3-10 per cent. on \$85,900; 8 per cent. on 110,781.23.
Deposit in Bank bearing interest—\$7,944.68.
Northampton Institution for Savings.—Rates of Interest on Loans—6 per cent. on \$106,750; 7 per cent. on 135,853.77; 7 3-10 per cent. on 928,776.76.
Public Funds—U. S. Bonds, \$99,000; New Bedford, 45,000; Meriden, 46,000.
Loans on Public Funds—On United States Bonds, \$8,900.
Bank Stock owned—Northampton, \$14,500; First, Northampton, 1,600; City, Worcester, 4,000; Atlantic, 1,000; Boston, 5,300; Commerce, 2,000; Exchange, 1,000; First, 3,000; Second, 3,400; Merchants', 2,000; North America, 2,700; Shawmut, 2,600; State, 1,700; Traders', 2,000; Washington, 2,000; Webster, 2,000.
Loans on Bank Stock—\$20,019.14 on 248 shares First, Northampton; 4,800 on 54 shares First, Easthampton; 5,913.70 on 77 shares Northampton; 6,100 on 61 shares Hampshire County; 400 on 5 shares Shelburne Falls; 1,500 on 15 shares Conway; 1,500 on 15 shares Mechanics', Worcester.
Railroad Bonds—Boston and Albany, \$248,250; Connecticut River, 100,000; Boston and Maine, 71,275; Boston and Lowell, 52,350.

	NORTHAMPTON.	FLORENCE.	WARE.	CHICOPEE.	HOLYOKE.
	Hampshire Savings Bank.	Florence Savings Bank.	Ware Savings Bank.	Chicopee Savings Bank.	Holyoke Savings Bank.
When incorporated,	1869.	1873.	1850.	1854.	1855.
Number of depositors,	2,135	501	3,851	1,315	3,166
Amount of deposits,	\$441,403 01	\$58,681 13	\$1,612,444 03	\$450,288 34	\$975,380 26
Number of deposits during the year preceding,	980	759	1,966	1,456	5,282
Amount of the same,	\$179,913 90	\$42,933 51	\$233,388 71	\$191,618 88	\$367,087 00
Number of deposits received during the year of and exceeding \$300 at one time,	165	20	193	148	248
Amount of the same,	\$102,879 71	\$13,742 62	\$116,107 51	\$89,482 00	\$133,272 00
Number of withdrawals during the year,	765	213	1,695	1,148	3,039
Amount of the same,	\$78,802 61	\$18,196 37	\$243,924 55	\$146,252 94	\$301,811 13
Number of accounts opened during the year,	375	160	522	378	1,042
Number of accounts closed during the year,	168	46	503	271	826
Amount of surplus on hand,	\$4,525 32	-	\$19,416 52	\$4,839 38	\$31,425 41
Public funds,	-	-	295,000 00	15,000 00	45,200 00
Loans on public funds,	-	-	3,868 00	-	150 00
Bank stock,	179,609 42	-	278,100 00	11,075 00	178,549 17
Loans on bank stock,	13,500 00	-	11,250 00	-	8,500 00
Deposits in banks bearing interest,	30,000 00	-	200,000 00	5,000 00	41,608 55
Railroad bonds,	-	-	-	-	-
Loans on railroad stock,	-	-	-	1,350 00	-
Invested in real estate,	-	-	-	-	-
Loans on mortgage of real estate,	182,182 51	\$41,646 06	393,443 92	385,214 50	568,964 00
Loans to town or county,	6,550 00	-	134,500 00	8,900 00	-
Loans on personal security,	26,235 58	17,106 41	304,973 44	26,170 00	131,405 00

Cash on hand,	\$7,350 82	\$95 69	\$9,338 59	\$2,418 22	\$63,332 70
Rate and amount of ordinary dividends for last year,	{ 6 per cent. \$20,113 47	6 per cent. \$2,461 93	6 per cent. \$90,620 94	6 per cent. \$23,900 27	6½ per cent. \$53,398 48
Average annual per cent. of dividends ending at time of and including last extra,	6¼ per cent.	6½ per cent.	—	—	6½ per cent.
Extra dividends, how often declared,	Every 3 years.	Every 2 years.	—	—	No rule.
Annual expenses of the institution,	\$1,250 00	\$365 43	\$4,200 00	\$2,000 00	\$2,938 51
Number of outstanding loans not exceeding \$3,000,	146	76	227	264	189
Aggregate amount of same,	\$178,482 51	\$55,651 06	\$256,596 00	\$288,364 50	\$228,425 00

Hampshire Savings Bank.—Rates of Interest on Loans—

Bank Stock owned—Hampshire County, \$40,785; Northampton, 7,176.50; First, Northampton, 11,857.50; First, Easthampton, 2,991; First, Chicopee, 3,755; John Hancock, 1,200; Chicopee, 800; Mechanics', Worcester, 1,370; Conway, 7,262.50; Home, 3,000; Hamilton, 906; Massachusetts, 1,920; Shawmut, 4,477.50; Suffolk, 3,870; Shoe and Leather, 1,436.25; Revere, 3,607.50; North, 12,661; Hide and Leather, 3,797; Howard, 2,200; Commerce, 2,505; Commonwealth, 4,635; Republic, 1,032; North America, 1,147.50; Tremont, 5,386; Continental, 1,180; Market, 4,219.37; Mount Vernon, 896; Merchants', 4,260; Atlantic, 1,221.75; Atlas, 2,702.15; Eliot, 4,640; Globe, 5,651.87; Ware, 2,072; Packard, 5,000; Blackstone, 2,755; Eleventh Ward, Boston, 2,165; Second, Boston, 7,900; Third, Boston, 2,100.93.

Loans on Bank Stock—On Hampshire County, \$9,100; First, Northampton, 2,100; First, Easthampton, 2,300.

Deposit in Bank bearing interest—Hampshire County, \$30,000.

Florence Savings Bank.—Rate of Interest on Loans—6 per cent. on \$3,101.41; 8 per cent. on 55,657.06.

Ware Savings Bank.—Rates of Interest on Loans—6 per cent. on \$65,000; 6½ per cent. on 30,000; 7 per cent. on 582,630; 7½ per cent. on 10,000; 7¾ per cent. on 15,000; 7 3/10 per cent. on 121,704; 8 per cent. on 23,700.

Public Funds—United States Bonds, \$285,000; Springfield, 10,000.

Loans on Public Funds—On United States Bonds, \$3,868.

Bank Stock owned—Boston, \$20,000; Monson, 3,500; Ware, 39,000; Eliot, 6,000; North America, 12,100; Traders', 15,400; City, 5,000; Second, 15,000; Redemption, 10,000; North, 10,000; Commerce, 10,000; Republic, 15,000; Washington, 3,000;

First, 10,000; Merchants', 10,000; Revere, 20,000; Webster, 20,000; State, 11,000; First, Easthampton, 15,000; Continental, 8,600; Union, 2,600; Southbridge, 1,500; Atlas, 10,000; Globe, 2,300; Atlantic, 1,000; Leicester, 2,100.

Loans on Bank Stock—On 59 shares Ware, \$4,600; on 50 shares Third, Springfield, 5,000; on 22 shares Monson, 1,650.

Railroad Bonds—\$200,000.

Chicopee Savings Bank.—Rate of Interest on Loans—7 3/10 per cent. on \$288,364.50.

Public Funds—United States Bonds, \$15,000.

Bank Stock owned—Chicopee, \$3,200; Chapin Banking and Trust Company, 2,875; Third, Springfield, 5,000.

Deposit in Bank bearing interest—\$5,000.

Loan on Railroad Stock—On Boston and Albany, \$1,350.

Holyoke Savings Bank.—Rate of Interest on Loans—7½ per cent. on \$228,425.

Public Funds—United States Bonds, \$28,200; Massachusetts, 17,000.

Loan on United States Bonds, \$150.

Bank Stock owned—Holyoke, \$32,625; Hadley Falls, 14,669.67; Agawam, 20,154; John Hancock, 6,197; Third, Springfield, 20,678.41; First, 6,988.99; Second, 9,142; First, Westfield, 412; First, Easthampton, 4,910; Northampton, 11,670; Hampshire County, 2,400; Railroad, 4,128; Townsend, 8,213; First, Adams, 2,800; Conway, 6,570; Shelburne Falls, 244.50; Eliot, 2,372.50; Tremont, 1,890; First, Northampton, 12,707.50; Chicopee, 4,177.50.

Loan on Bank Stock—On 27 shares Holyoke, \$2,500.

Deposits in Banks bearing interest—Commonwealth, \$31,816.88; Holyoke, 9,791.67.

	HOLYOKE.	MONSON.	PALMER.	SPRINGFIELD.
	Mechanics' Savings Bank.	Monson Savings Bank.	Palmer Savings Bank.	Hampden Savings Bank.
When incorporated,	1872.	Mar. 27, 1872.	July 1, 1870.	1852.
Number of depositors,	782	872	1,281	3,805
Amount of deposits,	\$231,887 24	\$340,911 07	\$327,735 66	\$1,706,759 82
Number of deposits during the year preceding,	1,466	961	1,091	3,661
Amount of the same,	\$163,836 09	\$142,035 69	\$110,955 47	\$559,278 50
Number of deposits received during the year of and exceeding \$300 at one time,	136	111	84	453
Amount of the same,	\$87,013 00	\$65,270 89	\$51,202 00	\$289,324 44
Number of withdrawals during the year,	840	409	798	2,946
Amount of the same,	\$96,557 71	\$44,264 35	\$110,743 82	\$348,139 99
Number of accounts opened during the year,	381	283	344	985
Number of accounts closed during the year,	346	82	215	720
Amount of surplus on hand,	—	\$4,046 53	\$5,441 56	\$16,112 86
Public funds,	—	—	8,700 00	100,000 00
Loans on public funds,	—	—	2,025 00	5,750 00
Bank stock,	\$1,250 00	39,234 50	24,175 00	195,090 00
Loans on bank stock,	19,383 50	11,450 00	4,325 00	17,050 00
Deposits in banks bearing interest,	1,000 00	12,500 00	7,546 15	20,000 00
Railroad bonds,	—	4,615 00	9,640 00	23,000 00
Loans on railroad stock,	—	—	—	7,000 00
Invested in real estate,	—	—	—	—
Loans on mortgage of real estate,	163,050 00	237,550 00	218,913 00	1,046,849 00
Loans to town or county,	—	17,850 00	4,700 00	10,000 00
Loans on personal security,	41,890 14	19,270 00	50,328 99	292,675 00
Cash on hand,	6,604 11	2,488 10	952 12	3,952 51
Rate and amount of ordinary dividends for last year,	6½ per cent. \$9,742 24	6¾ per cent. \$18,307 00	6 per cent. \$17,866 74	6 per cent. \$90,648 39

Average annual per cent. of dividends ending at time of and including last extra,
 Extra dividend, how often declared,
 Annual expenses of the institution,
 Number of outstanding loans not exceeding \$3,000,
 Aggregate amount of same,

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Mechanics' Savings Bank.—Rates of Interest on Loans— $7\frac{1}{2}$ per cent. on \$25,340; 8 per cent. on 175,850.14; 9 per cent. on 6,000.
 Bank Stock owned—Shoe and Leather, \$3,008.50; First, Springfield, 3,080; Third, Springfield, 8,500; Hadley Falls, 4,795.
 Loans on Bank Stock—On 10 shares Holyoke, \$1,000.

Monson Savings Bank.—Rates of Interest on Loans—3 per cent. on \$10,000; 4 per cent. on 7,500; 5 per cent. on 22,580; 6 per cent. on 24,550; 7 per cent. on 41,350; 7 3-10 per cent. on 29,050; $7\frac{1}{2}$ per cent. on 9,000; 8 per cent. on 64,500.
 Bank Stock owned—Monson, \$4,885; Elliot, 2,800; Revere, 1,680; Tremont, 1,150; Massachusetts, 641.50; State, 577.25; Exchange, 881.25; Hide and Leather, 1,162.75; Webster, 1,065; North America, 2,290; Redemption, 3,576.50; Merchants', 3,946.25; Commerce, 4,401; Suffolk, 5,070; Eagle, 2,260; North, 2,465; Ware, 382.50.
 Loans on Bank Stock—On 68 shares Monson, \$6,150; on 15 shares Monson, 10 shares Agawam, and 20 shares Boston and Albany R. R., 5,000; on Savings Bank Books, 300.
 Railroad Bonds—Eastern, \$4,615.
 Deposit in Bank bearing interest—\$12,500.

Palmer Savings Bank.—Rates of Interest on Loans—7 per cent. on \$138,541.99; 7 3-10 per cent. on 113,100; 10 per cent. on 17,000.
 Public Funds—Rockland, \$2,250; Bath, 900; Worcester, 5,550.
 Loan on Public Funds—On United States Bonds, \$2,025.

					7 per cent. Every 3 years. \$5,399 00 234 \$311,600 00
-	-	-	-	-	-
\$1,200 00	\$800 00	\$936 37	\$136	\$167,225 00	
86	127				
\$126,948 14	\$189,550 00				

Bank Stock owned—Monson, \$4,125; Agawam, 3,750; Elliot, 6,250; North America, 1,150; Suffolk, 2,500; State, 2,650; Commerce, 3,750.
 Loans on Bank Stock—On 20 shares Monson, \$2,000; on 5 shares John Hancock, 400; on Savings Bank Books, 1,925.
 Deposit in Bank bearing interest—Redemption, \$7,546.15.
 Railroad Bonds—Eastern, \$9,640.

Hampden Savings Bank.—Rate of Interest on Loans—7 per cent. on \$311,600.
 Public Funds—United States Bonds—\$100,000.
 Loan on Public Funds—On \$7,100 United States Bonds, 5,750.
 Bank Stock owned—Agawam, \$47,966; First, Chicopee, 5,030; Hadley Falls, 4,732; Monson, 2,200; Ware, 12,550; Holyoke, 16,000; First, Boston, 8,300; Hide and Leather, 7,500; Merchants', 27,210; Tremont, 600; Webster, 4,292; Third, Springfield, 9,760; Commerce, 10,865; Revere, 10,000; Hampshire County, 4,100; Pynchon, 10,085; Wachuset, 10,000; Hampton, 3,000.
 Loans on Bank Stock—On 5 shares Pynchon, \$150; on 31 shares Third, Springfield, 3,100; on 16 shares Agawam, 1,600; on 9 shares Boston, 900; on 90 shares Holyoke, 9,000; on 19 shares Third, Springfield, 1,900.
 Railroad Bonds—Eastern, \$23,000.
 Loans on Railroad Stock—On 30 shares Connecticut River R. R., \$3,000; on 45 shares Boston and Albany, 4,000.

Deposits in Banks bearing interest—Chicopee, \$10,000; Hampshire, 10,000.

	SPRINGFIELD.		WALES.		WESTFIELD.	
	Springfield Institution for Savings.	Springfield Five Cents Savings Bank.	Wales Savings Bank.	Westfield Savings Bank.	Westfield Savings Bank.	Woronoco Savings Bank.
When incorporated,	1827.	1854.	April, 1870.	1852.	1871.	
Number of depositors,	15,929	4,678	173	2,478	1,107	
Amount of deposits,	\$6,081,036 66	\$1,134,315 11	\$31,001 30	\$722,730 91	\$465,973 21	
Number of deposits during the year pre- ceding,	15,305	2,910	389	6,565	1,267	
Amount of the same,	\$1,692,787 88	\$281,849 22	\$7,831 85	\$258,338 62	\$218,851 65	
Number of deposits received during the year of and exceeding \$300 at one time,						
Amount of the same,	1,502	273	5	203	222	
Number of withdrawals during the year, .	\$982,680 88	\$188,572 46	\$2,275 00	\$123,208 02	\$150,619 56	
Amount of the same,	12,739	2,338	51	1,821	688	
Number of accounts opened during the year,	\$1,401,641 51	\$252,272 79	\$6,251 92	\$190,309 92	\$85,978 99	
Number of accounts closed during the year,	3,306	741	23	447	355	
Amount of surplus on hand,	2,352	692	16	404	138	
Public funds,	\$86,347 87	\$33,301 27	\$560 05	\$892,181 00	\$833 09	
Loans on public funds,	857,985 00	157,000 00	-	91,500 00	-	
Bank stock,	58,800 00	13,150 00	315 63	600 00	20,950 00	
Loans on bank stock,	599,800 00	54,300 00	11,634 00	29,000 00	1,015 00	
Deposits in banks bearing interest,	116,900 00	31,800 00	-	13,852 11	2,340 00	
Railroad bonds,	65,000 00	-	-	-	-	
Loans on railroad stock,	31,000 00	-	-	-	-	
Invested in real estate,	65,700 00	-	-	-	-	
Loans on mortgage of real estate,	99,874 61	77,251 67	14,690 00	383,553 85	286,292 67	
Loans to town or county,	3,549,825 00	755,895 50	298 60	21,200 00	53,300 00	
Loans on personal security,	560,400 00	-	4,424 09	185,863 42	79,375 00	
	141,850 00	14,500 00				

Cash on hand,	\$20,249 92	\$63,719 21	\$181 03	—	\$23,533 63
Rate and amount of ordinary dividends for last year,	{ 6 per cent. \$325,955 49	6 per cent.	6 per cent.	6 per cent.	6 per cent.
Average annual per cent. of dividends ending at time of and including last extra,	—	7 per cent.	6 per cent.	—	\$21,135 03
Extra dividend, how often declared,	—	—	—	—	7 per cent.
Annual expenses of the institution,	\$12,935 38	\$4,167 57	\$60 00	\$1,660 04	\$524 70
Number of outstanding loans not exceeding \$3,000,	925	137	37	253	186
Aggregate amount of same,	\$1,280,150 00	\$199,495 50	\$19,746 32	\$318,929 96	\$258,257 67

Springfield Institution for Savings.—Rates of Interest on Loans—6 per cent. on \$130,000; 6½ per cent. on 42,500; 7 per cent. on 4,320,975.

Public Funds—United States Bonds, \$552,150; New York, 5,000; Massachusetts, 2,000; New Hampshire, 3,000; Springfield, 157,935; Hartford, 45,000; Worcester, 900; Rhode Island, 2,000; Connecticut, 9,000; Waterbury, 14,000; Lynn, 10,000; Meriden, 5,000; Brookline, 7,000; Cambridge, 20,000; Chelsea, 23,000.

Loans on Public Funds—On \$50,400 United States Bonds, 46,950; on \$3,000 Springfield, 2,050; on \$1,000 Hartford, 100; on \$10,700 United States Bonds, 9,700.

Bank Stock owned—Chapin Banking and Trust Company, \$14,300; First, 49,700; Second, 24,000; Third, 35,600; Chicopee, 44,700; Pynchon, 24,500; Agawam, 22,500; John Hancock, 5,500,—all of Springfield; Ware, 2,200; Hadley Falls, 2,600; Northampton, 1,000; Hampshire, Northampton, 2,000; First, Chicopee, 24,000; State, Boston, 10,000; Shawmut, 10,000; Hamilton, 15,000; North, 16,300; City, 10,000; Tremont, 15,000; North America, 15,000; Old Boston, 9,000; Second, 17,700; Commerce, 10,000; Exchange, 2,000; Merchants', 20,500; Atlas, 22,500; Howard, 13,300; Washington, 3,000; Elliot, 5,000; Eagle, 5,000; Blackstone, 20,000; Atlantic, 7,500; Columbian, 8,700; Union, 4,300; Webster, 7,500; Revere, 27,500; First, 5,000; Freeman's, 11,300; Redemption, 23,000; Commonwealth, 2,000; Suffolk, 8,700; Hampden, 1,500; First, Leominster, 10,000; Wachusett, 10,000; Monson, 900.

Loans on Bank Stock—\$12,500 on 135 shares First; 21,150 on 228 shares Second; 26,400 on 233 shares Third; 27,200 on 286 shares Chicopee; 9,400 on 87 shares Agawam; 6,750 on 96 shares Pynchon; 1,800 on 23 shares John Hancock,—all of Springfield; 200 on 2 shares First, Chicopee; 4,000 on 40 shares Holyoke; 800 on 8 shares Hadley Falls; 1,400 on 15 shares First, Easthampton; 500 on 5 shares First, Adams; 800 on 11 shares Ware; 3,000 on 30 shares Mount Vernon; 1,000 on 10 shares Hampden, Westfield.

Deposits in Banks bearing interest—Agawam, \$20,000; Chicopee, 40,000; Third, 5,000.

Loans on Railroad Bonds—On Boston and Albany, \$5,000.

Loans on Railroad Stock—On 225 shares Boston and Albany, \$13,400; on 442 shares N. Y., New Haven and Hartford, 42,000; on 55 shares Conn. River, 5,300.

Springfield Five Cents Savings Bank.—Rate of Interest on Loans—7 per cent. on \$199,495.50.

Public Funds—United States Bonds, \$150,000; City Bonds, 7,000.

Loan on United States Bonds, \$13,150.

Bank Stock owned—Pynchon, \$10,900; Agawam, 10,000; Chicopee, 6,500; Second, 4,800; John Hancock, 5,000,—all of Springfield; Ware, 7,000; City, Worcester, 5,600; Hadley Falls, 1,500; Monson, 1,000; First, Chicopee, 2,000.

Loans on Bank Stock—\$8,000 on 81 shares Pynchon; 7,000 on 52 shares Pynchon and 20 shares John Hancock; 5,000 on 33 shares Agawam and 18 shares First, Chicopee; 2,000 on 20 shares Chicopee; 2,000 on 20 shares First, Springfield, and 9 shares Pynchon; 1,600 on 16 shares Ware; 800 on 8 shares Second, Springfield; 2,000 on 20 shares First, Chicopee; 5,000 on 50 shares Chapin Banking and Trust Company; 600 on 6 shares Agawam; 600 on 6 shares Second Ward.

Wales Savings Bank.—Rate of Interest on Loans—6 per cent. on \$19,746.32.

Loan on United States Bonds, \$315.63.

Bank Stock owned—State, \$2,519; Continental, 1,185; Hamilton, 1,220; Revere, 2,405; First, Easthampton, 1,130; Southbridge, 3,175.

Westfield Savings Bank.—Rate of Interest on Loans—7 per cent. on \$318,929.96.

Public Funds—United States Bonds, \$91,500.

Loan on United States Bonds, \$600.

Bank Stock owned—Hampden, \$200; First, Westfield, 25,800; Hampshire County, 3,000.

Loan on Bank Stock—First, Westfield, \$13,852.11.

Worcester Savings Bank.—Rate of Interest on Loans—7 per cent. on \$258,257.67.

Loan on United States Bonds, \$20,950.

Loans on Bank Stock—\$1,350 on 15 shares Hampden; 990 on First, Westfield.

Bank Stock owned—Hampden, \$1,015.

	GREENFIELD.		ORANGE.	SHELburne FALLS.	TURNER'S FALLS.
	Franklin Savings Institution.	Greenfield Savings Bank.			
When incorporated,	Apr. 2, 1834.	Mar. 19, 1869.	Mar. 30, 1871.	1855.	Apr. 3, 1869.
Number of depositors,	7,389	3,341	894	2,836	441
Amount of deposits,	\$2,999,948 86	\$928,438 11	\$137,267 58	\$663,322 60	\$69,644 67
Number of deposits during the year preceding,	3,652	1,224	526	1,956	377
Amount of the same,	\$421,976 77	\$179,444 71	\$58,569 27	\$139,477 99	\$38,526 14
Number of deposits received during the year of and exceeding \$300 at one time,	418	210	62	118	33
Amount of the same,	\$235,012 33	\$118,759 00	\$32,979 59	\$62,286 03	\$19,886 21
Number of withdrawals during the year,	3,305	1,102	329	1,160 00	82
Amount of the same,	\$326,873 39	\$112,155 65	\$27,865 74	\$113,199 60	\$24,094 55
Number of accounts opened during the year,	904	434	162	454	151
Number of accounts closed during the year,	648	172	59	333	79
Amount of surplus on hand,	\$63,962 85	\$3,540 20	\$1,129 11	\$6,004 81	\$139 29
Public funds,	456,300 00	-	-	48,650 00	-
Loans on public funds,	7,585 00	-	-	-	-
Bank stock,	71,400 00	159,773 55	37,063 87	86,900 00	2,500 00
Loans on bank stock,	65,210 00	12,100 00	700 00	7,500 00	2,130 00
Deposits in banks bearing interest,	262,961 83	65,072 54	-	28,500 00	-
Railroad bonds,	186,000 00	20,000 00	-	-	-
Loans on railroad stock,	-	-	-	1,250 00	-
Invested in real estate,	722 23	-	-	5,500 00	-
Loans on mortgage of real estate,	1,082,973 17	439,643 82	71,192 00	373,484 70	36,400 00
Loans to town or county,	505,224 60	6,410 00	-	12,500 00	11,000 00
Loans on personal security,	423,192 95	223,530 39	27,600 66	99,950 00	10,655 00

Cash on hand,	\$2,341 93	\$5,000 00	\$1,777 83	\$5,092 71	\$9,428 64
Rate and amount of ordinary dividends for last year,	{ 6 per cent. \$164,667 64	6 per cent. \$18,237 85	6 per cent. \$6,268 36	6 per cent. \$36,439 70	6 per cent. —
Average annual per cent. of dividends ending at time of and including last extra,	7 per cent.	6 per cent.	6½ per cent.	6 per cent.	—
Extra dividend, how often declared,	Every 5 years.	—	Every 3 years.	—	—
Annual expenses of the institution,	\$4,652 49	\$2,000 00	\$425 00	\$1,600 00	\$38 25
Number of outstanding loans not exceeding \$3,000,	870	401	120	365	48
Aggregate amount of same,	\$828,956 72	\$353,789 22	\$91,603 00	\$293,470 00	\$40,355 00

Franklin Savings Institution.—Rates of Interest on Loans—5 per cent. on call, \$15,100; 6 per cent. on 365,824.60; 7 per cent. on 1,703,261.12.

Public Funds—United States Bonds, \$80,000; New Hampshire, 25,000; Connecticut, 300; Hartford, 1,000; Springfield, 54,000; Salem, 10,000; Portland, 32,000; Stockbridge, 6,000; Somerville, 35,000; Cambridge, 67,000; Boston, 10,000; Fall River, 20,000; Lynn, 25,000; Holyoke, 45,000; Lowell, 46,000.

Loan on United States Bonds, \$7,583.
Bank Stock owned—Commerce, \$20,400; Faneuil Hall, 500; First, Greenfield, 10,500; First, Northampton, 3,000; North America, 8,700; Revere, 16,600; Traders, 1,500; Webster, 10,200; Ware, 2,300; Easthampton, 8,050.

Loans on Bank Stock—On 10 shares Mechanics', Worcester, and 3 shares Second, Boston, with 10 shares Connecticut R. R., \$2,400; on 112 shares First, Northampton, 10,750; on 20 shares Conway, 2,000; on 65 shares First, Greenfield, 18,050; on 31 shares Franklin County, 3,000; on 79 shares Shelburne Falls, 7,860; on 153 shares Redemption, 10,000; on 3 shares Bristol County, 200.

Deposits in Banks bearing interest—First, Greenfield, \$99,847.97; Hide and Leather, 163,113.86.

Railroad Bonds—Boston and Maine, \$45,000; Eastern, 55,000; Vermont and Massachusetts, 50,000; Boston and Albany, 25,000; Worcester and Nashua, 10,000; Old Colony, 1,000.

Greenfield Savings Bank.—Rates of Interest on Loans—7 per cent. on \$404,709.91; 7 3-10 per cent. on 276,974.30.

Bank Stock owned—Redemption, \$25,930 40; Commerce, 9,649.75; Continental, 5,993.17; Elliot, 4,850.32; Globe, 5,161.15; Market, 2,593.71; Merchants', 19,128.50; Hamilton, 4,204.20; Revere, 7,684.80; Traders', 2,607.65; City, 641.89; Washington, 423.43; First, Greenfield, 2,734; Conway, 3,452; Franklin County, 20,910.83; First, Easthampton, 3,690; Agawam, 720; Washington, 1,550.25; Hide and Leather, 1,473.75;

Second National, 1,557.50; Metropolitan, 5,256.25; Agawam, 10,180; Third, Springfield, 7,500; Athol, 500; Holyoke, 5,500; Orange, 5,000.

Loans on Bank Stock—On 69 shares Franklin County, Greenfield, \$5,400; on 50 shares Safety Fund, Fitchburg, 5,000; on 2 shares Agawam, Springfield, 250; on 13 shares First, Greenfield, 1,450.

Deposit in Bank bearing interest—Franklin County, Greenfield, \$65,072.54.
Railroad Bonds—\$20,000.

Orange Savings Bank.—Rate of Interest on Loans—7 3-10 per cent. on \$91,603.66.
Bank Stock owned—\$37,003.87.
Loan on Bank Stock—\$700.

Shelburne Falls Five Cents Savings Bank.—Rates of Interest on Loans—6 per cent. on \$12,500; 8 per cent. on 20,000; balance at 7 per cent.

Public Funds—United States Bonds, \$13,650; Cambridge, 10,000; Providence, 5,000; Portland, 10,000; Fall River, 10,000.

Bank Stock owned—\$86,900.
Loans on Bank Stock—On Wachusett, Fitchburg, \$5,000; on Shelburne Falls, note, 2,500.

Deposit in Bank bearing interest—Shelburne Falls, \$28,500.
Loan on Railroad Stock—On Vermont and Massachusetts, \$1,250.

Crocker Institution for Savings.—Rates of Interest on Loans—6½ per cent. on \$11,000; 7 per cent. on 5,450; 7 3-10 per cent. on 37,405; 7½ per cent. on 3,200; 8 per cent. on 1,000.

Bank Stock owned—\$2,500.
Loan on Bank Stock—\$2,130.

	ADAMS.			LEE.
	Hoosac Savings Bank.	North Adams Savings Bank.	South Adams Savings Bank.	GT. BARRINGTON. Great Barrington Savings Bank.
When incorporated,	June 1, 1875.	1848.	1869.	Feb. 23, 1869.
Number of depositors,	1,066	2,556	952	1,798
Amount of deposits,	\$182,680 25	\$751,026 57	\$304,825 44	\$493,839 80
Number of deposits during the year preceding,	-	2,475	3,686	2,600
Amount of the same,	-	\$242,405 00	\$98,739 14	\$157,675 15
Number of deposits received during the year of and exceeding \$300 at one time,	51	209	45	103
Amount of the same,	\$21,156 91	\$125,361 01	\$27,632 46	\$61,829 55
Number of withdrawals during the year,	837	1,957	492	1,068
Amount of the same,	\$74,618 07	\$199,570 97	\$71,453 55	\$109,966 42
Number of accounts opened during the year,	274	666	220	499
Number of accounts closed during the year,	159	408	111	379
Amount of surplus on hand,	\$4,323 71	\$24,284 14	\$3,660 38	-
Public funds,	-	-	-	-
Loans on public funds,	-	1,200 00	-	\$3,350 00
Bank stock,	13,372 00	37,743 85	21,840 00	94,279 70
Loans on bank stock,	-	2,300 00	10,925 00	4,201 34
Deposits in banks bearing interest,	-	20,000 00	12,823 22	-
Railroad bonds,	-	-	-	-
Loans on railroad stock,	-	-	-	650 00
Invested in real estate,	-	9,157 45	-	-
Loans on mortgage of real estate,	111,226 00	460,608 40	101,575 00	260,209 40
Loans to town or county,	-	19,250 00	21,000 00	12,500 00
Loans on personal security,	59,802 62	203,979 15	139,525 00	110,478 69
				256,195 32
				20,000 00
				43,589 56

Cash on hand,	\$1,198 00		\$11,899 74		\$9,985 81	
Rate and amount of ordinary dividends for last year,	{ 6 per cent. -		6 per cent. \$40,431 28	6 per cent. \$16,521 17	6 per cent. \$26,226 59	6 per cent. \$25,692 78
Average annual per cent. of dividends ending at time of and including last extra,	-		6 per cent. -	7 per cent.	6 per cent.	-
Extra dividend, how often declared,	-			Every 5 years.	-	-
Annual expenses of the institution,	\$1,600 00		\$3,800 00	\$1,200 00	\$2,077 43	\$1,500 00
Number of outstanding loans not exceeding \$3,000,	9		229	101	280	216
Aggregate amount of same,	\$3,300 00		\$278,630 95	\$93,600 00	\$271,149 43	\$155,220 93

Hoosac Savings Bank.—Rate of Interest on Loans—8 per cent. on all loans. Bank Stock owned—\$13,372.

North Adams Savings Bank.—Rate of Interest on Loans—7 3-10 per cent. on \$27,8,630.93.
Loans on United States Bonds, \$500; Adams, 700.
Bank Stock owned—Adams, \$29,432.75; Lee, 1,400; Pittsfield, 6,911.10.
Loan on Bank Stock—On 42 shares Adams, \$3,200.
Deposit in Bank bearing interest—Adams, \$20,000.

South Adams Savings Bank.—Rates of Interest on Loans—6 per cent. on \$20,000; 7 per cent. on 75,000; 7 3-10 per cent. on 1,925; 7½ per cent. on 38,000; 8 per cent. on 138,100.
Bank Stock owned—First Adams, \$21,140; Adams, 700.
Loan on Bank Stock—On First, Adams, \$10,925.
Deposit in Bank bearing interest—\$12,823.22.

Great Barrington Savings Bank.—Rates of Interest on Loans—7 per cent. on \$5,000; balance at 7 3-10 per cent.
Loan on United States Bonds, \$3,350.

Bank Stock owned—Mahaiwe, \$4,035.20; Hide and Leather, 4,408; Elliot, 6,250; North America, 4,835.25; Merchants', 3,744.37; Atlantic, 1,345; Market, 1,926; Hamilton, 2,227.75; Union, 4,182.50; Shoe and Leather, 9,248.50; Redemption, 13,341.63; Blackstone, 4,239.25; Commerce, 4,825.25; Columbian, 3,960; Suffolk, 4,454; Lee, 6,152; First, Adams, 1,280; Pittsfield, 403; New England, 11,400.

Loans on Bank Stock—On Mahaiwe, \$2,106; on Savings Bank Books, 1,620; on 10 shares Commerce, 478.34.
Loan on Railroad Stock—On Berkshire R. R., \$650.

Lee Savings Bank.—Rates of Interest on Loans—7 per cent. on \$204,376.18; 7 3-10 per cent. on 115,408.70.
Public Funds—United States Bonds, \$40,000; Boston, 10,000; Springfield, 10,000; Sandisfield, 10,000.

Loans on United States Bonds, \$5,200.
Bank Stock owned—Lee, \$11,060; Adams, 6,400; First, Adams, 2,200; Pittsfield, 4,500; Housatonic, 4,200; Eagle, 6,000; Continental, 1,800; Everett, 1,000; Commerce, 2,500; North America, 2,000; Hide and Leather, 2,900; Massachusetts, 2,500; Revere, 3,000; Republic, 1,000; State, 1,000; Commonwealth, 1,000.
Loan on Bank Stock—On Lee, \$960.

	PITTSFIELD.		STOCKBRIDGE.		W. STOCKBRIDGE.		BRAINTREE.		BROOKLINE.	
	Berkshire County Savings Bank.		Stockbridge Savings Bank.		Miners' Savings Bank.		Braintree Savings Bank.		Brookline Savings Bank.	
When incorporated,	-	1871.	246	208	208	496	1,003	Feb. 25, 1871.		
Number of depositors,	5,653		\$79,445 47	\$39,676 76	\$39,676 76	\$71,453 92	\$147,118 52			
Amount of deposits,	\$1,939,461 95									
Number of deposits during the year preceding,	4,037	199	173	173	173	366	1,930			
Amount of the same,	\$379,023 29	\$35,540 01	\$35,540 01	\$15,769 03	\$15,769 03	\$29,748 63	\$76,772 92			
Number of deposits received during the year of and exceeding \$300 at one time,	275	31	15	15	15	16	41			
Amount of the same,	\$152,349 00	\$19,374 82	\$8,186 01	\$8,186 01	\$8,186 01	\$10,265 00	\$21,508 00			
Number of withdrawals during the year,	4,462	168	123	123	123	156	933			
Amount of the same,	\$452,709 23	\$22,567 91	\$12,267 86	\$12,267 86	\$12,267 86	\$11,526 31	\$51,940 14			
Number of accounts opened during the year,	1,025	61	59	59	59	85	304			
Number of accounts closed during the year,	910	64	32	32	32	32	169			
Amount of surplus on hand,	\$25,885 46	\$465 15	-	-	-	\$1,014 17	-			
Public funds,	291,000 00	10,616 00	\$1,125 82	\$1,125 82	\$1,125 82	-	-			
Loans on public funds,	4,900 00	-	-	-	-	-	-			
Bank stock,	101,792 02	6,875 00	-	-	-	7,102 00	\$53,078 37			
Loans on bank stock,	53,900 00	-	-	-	-	-	-			
Deposits in banks bearing interest,	-	-	-	-	-	-	-			
Railroad bonds,	20,000 00	-	-	-	-	3,000 25	6,354 13			
Loans on railroad stock,	4,700 00	-	-	-	-	1,011 25	-			
Invested in real estate,	7,883 40	-	-	-	-	-	-			
Loans on mortgage of real estate,	939,373 72	46,240 50	34,800 00	34,800 00	34,800 00	54,465 00	63,975 00			
Loans to town or county,	179,800 00	8,500 00	1,394 84	1,394 84	1,394 84	1,500 00	8,400 00			
Loans on personal security,	335,895 00	6,116 02	5,575 00	5,575 00	5,575 00	1,100 00	15,550 00			

Cash on hand,	\$22,628 79	\$1,150 57	\$663 80	—	\$1,287 60
Rate and amount of ordinary dividends for last year,	6 per cent. \$108,696 66	6 per cent. \$4,401 91	6 per cent. \$2,194 92	6 per cent. \$3,233 94	6 per cent. \$7,000 00
Average annual per cent. of dividends ending at time of and including last extra, . .	6½ per cent.	6 per cent.	—	—	—
Extra dividend, how often declared, . . .	Every 5 years.	—	—	—	Every 2 years.
Annual expenses of the institution, . . .	\$5,000 00	\$742 77	\$266 51	\$175 00	\$1,300 00
Number of outstanding loans not exceeding \$3,000,	371	111	53	—	54
Aggregate amount of same,	\$412,178 00	\$56,856 52	\$38,269 84	—	\$52,975 00

<i>Berkshire County Savings Bank.</i> —Rates of Interest on Loans—6 per cent. on \$20,000; 7 per cent. on 1,473,568; 7 3.10 per cent. on 25,000. Public Funds—United States Bonds, \$291,000. Loan on United States Bonds, \$4,900. Bank Stock owned—Howard, \$3,200; Shawmut, 2,000; Blackstone, 5,563.75; Hadley Falls, 2,000; North, 3,500; Boston, 10,000; Merchants', 6,800; Atlantic, 4,500; Webster, 8,000; Revere, 16,000; Eagle, 8,000; Commerce, 8,000; Hide and Leather, 2,500; Chicopee, 6,000; Second, 6,720; Pittsfield, 4,650; Agricultural, 4,104; Adams, 254.27. Loans on Bank Stock—On 337 shares Pittsfield, \$42,500; on 64 shares Agricultural, 9,400; on 25 shares Lee and 18 shares Stockbridge and Pittsfield R. R., 2,500. Railroad Bonds—Worcester and Nashua, \$10,000; Boston and Lowell, 10,000. Loan on Railroad Stock—On 30 shares Boston and Albany, \$4,700. <i>Stockbridge Savings Bank.</i> —Rates of Interest on Loans—8 per cent. on \$4,000; all others at 7 per cent. Public Funds—United States Bonds, \$116; Stockbridge, 5,500; Adams, 2,000; Tolland, 2,000; Sandisfield, 1,000.	<i>Bank Stock owned</i> —Pittsfield, \$1,350; First, Adams, 3,125; Adams, 2,400. <i>Miners' Savings Bank.</i> —Rates of Interest on Loans—6 12.100 per cent. on \$1,125.82; 6 33.100 per cent. on 1,894.84; 7 per ct. on 38,825; 7 3.10 per cent. on 1,550. <i>Braintree Savings Bank.</i> —Rates of Interest on Loans—7 per cent. on \$2,500; 7½ per cent. on 42,575; 8 per cent. on 12,990. Bank Stock—\$7,102. Deposit in Bank bearing interest—\$3,000.25. Railroad Bonds—\$1,011.25. <i>Brookline Savings Bank.</i> —Rates of Interest on Loans—7½ per cent. on \$4,000; 8 per cent. on 48,975. Bank Stock owned—Massachusetts, \$1,920; Atlantic, 3,450; City, 8,012.50; Eagle, 5,850; Union, 3,928.50; Columbian, 5,547.37; North, 4,788.75; Continental, 3,802.50; Exchange, 9,470; Redemption, 6,308.75. Deposit in Bank bearing interest—First, Boston, \$6,354.13.
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	CANTON.	COHASSET.	DEDHAM.	FOXBOROUGH.	FRANKLIN.
	Canton Institution for Savings.	Cohasset Savings Bank.	Dedham Institution for Savings.	Foxborough Savings Bank.	Benjamin Franklin Savings Bank.
When incorporated,	March, 1835.	Feb. 28, 1845.	May, 1831.	1855.	Feb. 20, 1871.
Number of depositors,	1,216	986	3,569	871	981
Amount of deposits,	\$309,037 28	\$388,120 32	\$1,154,845 58	\$217,986 25	\$204,455 89
Number of deposits during the year preceding,	661	328	1,444	2,108	775
Amount of the same,	\$58,614 50	\$34,196 00	\$143,414 28	\$51,635 33	\$85,181 66
Number of deposits received during the year of and exceeding \$300 at one time,	47	33	121	22	65
Amount of the same,	\$21,972 50	\$17,343 00	\$66,937 00	\$13,935 33	\$41,004 70
Number of withdrawals during the year,	529	430	1,572	488	427
Amount of the same,	\$52,302 21	\$48,140 43	\$145,126 63	\$53,377 50	\$43,326 91
Number of accounts opened during the year,	206	79	344	119	187
Number of accounts closed during the year,	156	72	324	123	96
Amount of surplus on hand,	\$9,081 59	\$9,135 54	\$53,905 50	\$5,150 20	\$4,963 34
Public funds,	10,000 00	1,000 00	71,000 00	9,300 00	4,911 00
Loans on public funds,	—	—	500 00	—	—
Bank stock,	31,897 62	58,700 00	47,522 25	5,500 00	51,126 12
Loans on bank stock,	9,000 00	—	3,200 00	—	—
Deposits in banks bearing interest,	—	—	34,006 33	—	—
Railroad bonds,	27,000 00	40,000 00	32,867 50	—	2,043 33
Loans on railroad stock,	—	—	—	—	—
Invested in real estate,	4,131 50	—	—	—	—
Loans on mortgage of real estate,	187,885 00	277,575 00	858,885 00	166,980 00	115,640 00
Loans to town or county,	—	5,000 00	26,850 00	18,500 00	—
Loans on personal security,	42,500 00	—	20,453 00,	11,256 14	18,345 00

Cash on hand,	\$7,455 70	\$14,980 86	—	\$9,621 52	\$16,121 39
Rate and amount of ordinary dividends for last year,	{ 6 per cent. \$16,921 50	6 per cent. \$22,433 92	6 per cent. \$65,543 68	6 per cent. \$12,367 78	7 per cent. —
Average annual per cent. of dividends ending at time of and including last extra,	7 per cent.	7 $\frac{1}{10}$ per cent.	6 $\frac{6}{10}$ per cent.	—	7 per cent.
Extra dividend, how often declared,	Every 5 years.	Every 5 years.	Every 5 years.	Every 5 years.	*
Annual expenses of the institution,	\$710 75	\$1,206 60	\$2,923 73	\$500 00	\$793 00
Number of outstanding loans not exceeding \$3,000,	180	94	363	158	112
Aggregate amount of same,	\$172,285 00	\$67,075 00	\$463,210 00	\$129,736 14	\$83,215 00

Canton Institution for Savings.—Rates of Interest on Loans—7 per cent. on 229,435; 7 $\frac{1}{2}$ per cent. on 1,200; 7 $\frac{1}{2}$ per cent. on 4,000; 8 per cent. on 4,750.

Public Funds—United States Bonds, \$10,000.
Bank Stock owned—Neponset, \$7,112; North, 1,700; Market, 500; Blackstone, 2,800; Atlas, 3,125; Freeman's, 4,794.75; Shoe and Leather, 3,550; Globe, 4,654; Eagle, 3,061.87.

Loan on Bank Stock—On 90 shares First, Easton, \$9,000.

Railroad Bonds—Boston and Albany, \$12,000; Boston and Maine, 5,000; Boston and Lowell, 5,000; Eastern, 5,000.

Cohasset Savings Bank.—Rates of Interest on Loans—6 per cent. on \$5,000; 7 per cent. on 198,700; 7 $\frac{1}{2}$ per cent. on 1,250; 7 $\frac{1}{2}$ per cent. on 42,750; 8 per cent. on 34,875.

Public Funds—Roxbury Bonds, \$1,000.

Bank Stock owned—Atlas, \$3,000; Boston, 4,500; Columbian, 2,000; Eagle, 1,800; Hide and Leather, 2,500; Maverick, 1,300; North, 1,200; Revere, 6,000; State, 3,800; Union, 1,500; Blackstone, 2,700; City, 4,300; Continental, 4,000; Everett, 2,000; Market, 3,000; Merchants', 2,300; Republic, 2,200; Shawmut, 3,200; Tremont, 2,300; Washington, 1,000; Webster, 4,100.

Railroad Bonds—Eastern, \$30,000; Old Colony, 10,000.

Dedham Institution for Savings.—Rates of Interest on Loans—5 per cent. on \$10,000; 6 $\frac{1}{2}$ per cent. on 9,850; 7 per cent. on 392,428; 7 $\frac{1}{2}$ per cent. on 303,885; 8 per cent. on 182,825.

* As often as trustees may desire.

Public Funds—United States Bonds, \$71,000.

Loan on United States Bonds, \$300.

Bank Stock owned—Dedham, \$12,987.50; Howard, 4,094.50; Blackstone, 6,337.75; State, 1,451.50; Union, 620; Globe, 1,065; Traders', 1,542.50; People's, 5,930; Commerce, 5,711.50; Atlas, 5,782.

Loans on Bank Stock—Cambridge, \$900; Dedham, 2,300.

Deposit in Bank bearing interest—Dedham, \$34,006.33.

Railroad Bonds—Worcester and Nashua, \$9,700; Old Colony, 5,068.75; Boston and Maine, 24,403.75; Boston and Lowell, 14,205.

Forborough Savings Bank.—Rates of Interest on Loans—7 per cent. on \$108,411.14; 7 $\frac{1}{2}$ per cent. on 6,000; 8 per cent. on 82,325.
Bank Stock—\$5,500.

Benjamin Franklin Savings Bank.—Rate of Interest on Loans—7 $\frac{1}{2}$ per cent. on \$83,213.

Public Funds—Bath, \$1,815; Leominster, 3,096.

Bank Stock owned—Wrentham, \$1,620; Franklin, 12,055; Tremont, 3,902.37; Hide and Leather, 1,032.75; Howard, 2,902.50; Washington, 3,206; Eliot, 8,887.50; Market, 1,100; Revere, 2,341; Commerce, 4,744; Shoe and Leather, 1,137; Columbian, 1,845; North America, 1,680; Hamilton, 3,790; Continental, 620.

Railroad Bonds—\$2,043.33.

	HYDE PARK.	MEDWAY.	NEEDHAM.	QUINCY.	RANDOLPH.
	Hyde Park Savings Bank.	Medway Savings Bank.	Needham Savings Bank.	Quincy Savings Bank.	Randolph Savings Bank.
When incorporated,	Mar. 8, 1871.	1871.	June 27, 1874.	March, 1845.	Apr. 14, 1851.
Number of depositors,	405	729	218	3,477	2,003
Amount of deposits,	\$47,880 87	\$153,697 93	\$33,368 32	\$1,242,686 23	\$741,874 27
Number of deposits during the year preceding,	609	660	149	2,390	1,164
Amount of the same,	\$42,530 31	\$101,643 31	\$9,190 31	\$250,004 28	\$155,676 81
Number of deposits received during the year of and exceeding \$300 at one time,	33	104	27	220	121
Amount of the same,	\$20,108 38	\$57,805 86	\$13,521 00	\$127,104 85	\$83,663 53
Number of withdrawals during the year,	510	549	97	2,233	832
Amount of the same,	\$35,724 00	\$66,352 42	\$9,891 81	\$225,456 06	\$86,737 61
Number of accounts opened during the year,	115	183	129	522	289
Number of accounts closed during the year,	99	93	14	363	144
Amount of surplus on hand,	\$948 67	\$2,500 00	-	\$6,626 28	\$16,810 88
Public funds,	-	-	-	70,000 00	16,000 00
Loans on public funds,	-	-	-	5,450 00	400 00
Bank stock,	10,323 25	15,397 50	\$3,680 00	94,075 24	233,797 74
Loans on bank stock,	-	-	-	8,200 00	4,500 00
Deposits in banks bearing interest,	657 67	5,526 90	-	37,070 99	-
Railroad bonds,	-	917 50	-	20,000 00	88,000 00
Loans on railroad stock,	-	-	-	-	900 00
Invested in real estate,	-	-	-	-	-
Loans on mortgage of real estate,	32,450 00	107,659 13	16,050 00	828,733 81	265,100 00
Loans to town or county,	4,000 00	8,500 00	-	10,000 00	35,100 00
Loans on personal security,	-	18,460 95	500 00	151,350 00	111,300 00

Cash on hand,	\$467 85	\$5,973 64	\$1,161 68	\$39,657 96	\$12,960 97
Rate and amount of ordinary dividends for last year,	{ 6 per cent. \$2,397 36	6½ per cent. —	6 per cent. \$358 85	6 per cent. \$67,700 97	6 per cent. —
Average annual per cent. of dividends ending at time of and including last extra,	—	—	—	7½ per cent.	7½ per cent.
Extra dividend, how often declared,	Every 5 years.	—	Not yet.	Every 5 years.	Every 5 years.
Annual expenses of the institution,	\$500 00	\$600 00	—	\$2,800 00	\$1,500 00
Number of outstanding loans not exceeding \$3,000,	27	166	18	244	97
Aggregate amount of same,	\$32,450 00	\$106,855 11	\$16,550 00	\$318,745 00	\$118,000 00

Hyde Park Savings Bank.—Rates of Interest on Loans—6 per cent. on \$4,000; 8 per cent. on \$2,450.
Bank Stock owned—Commerce, \$3,738.75; Freeman's, 1,741.50; Revere, 1,187.50; First, Newburyport, 3,655.50.
Deposit in Bank bearing interest—Commonwealth, \$657.67.

Medway Savings Bank.—Rates of Interest on Loans—7 per cent. on \$9,065.95; 7½ per cent. on 117,054.10.
Bank Stock owned—Holliston, \$5,040; Central, 4,667.50; 40 shares First Ward, 4,100; Eleventh Ward, 1,590.
Deposit in Bank bearing interest—Central, \$5,526.90.
Railroad Bonds—\$917.50.

Needham Savings Bank.—Rate of Interest on Loans—8 per cent. on \$16,550.
Bank Stock owned—Globe, \$276.50; Market, 458; Everett, 911.75; Shawmut, 390; State, 479; Eagle, 608.75; Blackstone, 556.

Quincy Savings Bank.—Rates of Interest on Loans—6 per cent. on \$80,000; 6½ per cent. on 16,000; 7 per cent. on 324,338.81; 7 3-10 per cent. on 195,300; 7½ per cent. on 229,200; 8 per cent. on 178,895.
Public Funds—United States Bonds, \$60,000; Lawrence, 10,000.
Loan on United States Bonds, \$5,450.
Bank Stock owned—Washington, \$844; Hide and Leather, 1,500; Eliot, 1,706.20; Exchange, 2,475.33; Webster, 2,000; Boston, 3,338.08; Atlas, 3,806.25; Merchants', 2,657.50; State, 2,800; North, 3,450; Traders', 3,555; North America, 6,925; Republic, 9,600; Manufacturers', 28,212.50; Granite, 10,605.38; Mount Wollaston, 10,600.

Loans on Bank Stock—On 50 shares Commerce, \$5,000; on 7 shares Broadway, 700; on 22 shares Mount Wollaston, 500; on 20 shares Commerce, 2,000.
Deposit in Bank bearing interest—Granite, \$37,070.99.
Railroad Bonds—Old Colony, \$20,000.

Randolph Savings Bank.—Rates of Interest on Loans—5 per cent. on \$17,000; 5½ per cent. on 2,000; 6 per cent. on 44,300; 7 per cent. on 60,500; 7 3-10 per cent. on 11,500; 7½ per cent. on 84,900; 7¼ per cent. on 30,000; 8 per cent. on 150,050; 9 per cent. on 12,800.
Public Funds—New Hampshire Bonds, \$1,000; Maine, 5,000; Portland, 10,000.
Loan on United States Bonds, \$400.

Bank Stock owned—Atlas, \$5,835.37; Atlantic, 10,062.50; Blackstone, 15,300; Boston, 2,000; Continental, 5,000; Commonwealth, 6,569.75; Commerce, 10,360.12; City, 5,365; Exchange, 4,064; Eliot, 2,000; Eagle, 5,336.87; Freeman's, 3,346; Howard, 3,153.75; Hide and Leather, 5,269.88; Market, 8,025; Merchants', 12,923; New England, 6,519.38; North, 5,474.13; North America, 5,337.50; Redemption, 19,018; Shoe and Leather, 12,355.60; State, 3,376; Shawmut, 3,245.25; Traders', 2,500; Tremont, 5,000; Union, 3,681.25; Webster, 1,000; City, Lynn, 6,578.12; Taunton, 2,500; Weymouth, 1,300; Central, 2,700; Everett, 11,604.75; Central, Lynn, 13,822.50; Home, 5,000; Revere, 6,000; Metropolitan, 1,302.15; Manufacturers', 4,403.12; Hamilton, 3,450; Blue Hill, 3,018.75.
Loans on Bank Stock—On 40 shares New England and 14 shares Old Boston, \$4,500.
Railroad Bonds—Old Colony, \$53,000; Eastern, 35,000.
Loan on Railroad Stock—On Eastern, \$900.

	WEYMOUTH.			ATTEBOROUGH.	FAIRHAVEN.
	East Weymouth Five Cents Savings Bank.	South Weymouth Savings Bank.	Weymouth Savings Bank.	Attleborough Savings Bank.	Fairhaven Institution for Savings.
When incorporated,	1872.	Mar. 6, 1868.	Feb. 16, 1833.	Feb. 2, 1860.	1832.
Number of depositors,	335	855	2,445	1,103	1,710
Amount of deposits,	\$56,608 40	\$335,742 88	\$883,092 23	\$332,561 59	\$1,006,550 82
Number of deposits during the year preceding,	297	525	896	941	724
Amount of the same,	\$22,953 91	\$57,732 59	\$98,809 68	\$122,200 65	\$233,196 43
Number of deposits received during the year of and exceeding \$300 at one time,	22	52	84	89	196
Amount of the same,	\$11,125 00	\$29,323 72	\$53,654 78	\$53,523 92	\$136,973 70
Number of withdrawals during the year,	87	370	887	846	998
Amount of the same,	\$8,025 45	\$36,700 08	\$89,676 43	\$106,568 18	\$115,029 20
Number of accounts opened during the year,	105	131	233	209	235
Number of accounts closed during the year,	34	76	185	223	140
Amount of surplus on hand,	\$916 77	\$5,918 34	\$13,763 78	\$3,000 00	\$26,000 00
Public funds,	—	—	20,200 00	—	84,500 00
Loans on public funds,	—	—	—	—	800 00
Bank stock,	—	106,933 48	74,200 00	—	264,640 00
Loans on bank stock,	—	—	—	—	11,771 22
Deposits in banks bearing interest,	3,489 38	7,656 99	—	—	—
Railroad bonds,	—	—	10,000 00	—	20,000 00
Loans on railroad stock,	—	—	—	—	—
Invested in real estate,	—	4,000 00	—	—	9,037 50
Loans on mortgage of real estate,	47,250 00	170,097 66	533,782 00	224,150 00	220,232 50
Loans to town or county,	4,500 00	—	—	32,025 00	28,000 00
Loans on personal security,	800 00	53,265 00	229,222 00	73,472 44	375,053 01

Cash on hand,	\$4,058 40	\$7,057 66	\$14,518 17	\$8,460 59	\$15,781 70
Rate and amount of ordinary dividends for last year,	{ 6 per cent. \$2,420 60	6 per cent. \$17,701 16	6 per cent. \$9,367 75	7 per cent. \$21,218 55	6½ per cent. —
Average annual per cent. of dividends ending at time of and including last extra, . . .	—	7½ per cent.	7½ per cent.	—	—
Extra dividend, how often declared, . . .	Every 5 years.	Every 3 years.	Every 5 years.	—	—
Annual expenses of the institution, . . .	\$140 00	\$800 00	About \$2,000	\$1,200 00	\$2,486 08
Number of outstanding loans not exceeding \$3,000,	57	155	307	199	122
Aggregate amount of same,	\$52,550 00	\$132,012 66	\$322,266 00	\$187,247 44	\$89,633 84

East Weymouth Five Cents Savings Bank.—Rates of Interest on Loans—6 per cent. on \$2,000; 6½ per cent. on 2,500; 7¼ per cent. on 2,000; 7½ per cent. on 10,850; 8 per cent. on 35,000; 10 per cent. on 100.
Deposit in Bank bearing interest—\$3,489 38.

South Weymouth Savings Bank.—Rates of Interest on Loans—7 per cent. on \$27,500; 7½ per cent. on 114,887.66; 8 per cent. on 70,975; 8½ per cent. on 10,000.
Bank Stock owned—North American, \$6,530.25; Tremont, 4,644.62; Shawmut, 11,853; Globe, 5,014.25; Eliot, 8,936.50; New England, 5,450.50; Redemption, 12,910.25; Revere, 7,260; Howard, 2,180; Columbian, 4,994.62; Commerce, 6,318.88; Boston, 8,922.99; Webster, 2,029.75; Eagle, 1,864; Continental, 3,382.75; Atlantic, 5,540.25; Merchants', 4,575.87; South Weymouth, 4,525.
Deposit in Bank bearing interest—First, South Weymouth, \$7,656.99.

Weymouth Savings Bank.—Rates of Interest on Loans—7 per cent. on \$2,701; 7.3-10 per cent. on 3,485; 7½ per cent. on 9,500; 8 per cent. on 702,118; 9 per cent. on 13,100; 10 per cent. on 30,100.

Public Funds—United States Bonds, \$20,200.
Bank Stock owned—Weymouth, \$39,000; North, 1,400; Merchants', 1,200; Exchange, 1,500; Hide and Leather, 7,500; Webster, 2,700; Boston, 2,700; Washington, 4,000; Maverick, 2,200; Republic, 3,000; Traders', 4,000; Metropolitan, 5,000.
Railroad Bonds—Old Colony and Newport, \$10,000.

Attleborough Savings Bank.—Rates of Interest on Loans—7 per cent. on \$1,742.44; 7.3-10 per cent. on 24,800; 7½ per cent. on 68,700; 8 per cent. on 234,005; 9 per cent. on 1,200.

Fairhaven Institution for Savings.—Rates of Interest on Loans—6 per cent. on \$80,000; 7.3-10 per cent. on 468,975.81; 7½ per cent. on 64,510.92; 8 per cent. on 28,370.
Public Funds—Dartmouth, \$10,000; Portland, 6,000; Bangor, 13,000; Bath, 10,000; Belfast, 6,500; Fairhaven, 39,000.
Loans on \$1,300 United States Bonds, 800.

Bank Stock owned—Fairhaven, \$40,240; Commerce, 3,500; First, New Bedford, 6,800; Eleventh Ward, 17,700; Eliot, 10,000; North, 5,600; Merchants', 8,000; Traders', 10,500; Boston, 30,000; State, 14,000; Howard, 15,200; Continental, 5,000; North America, 14,000; Republic, 8,000; Commerce, 20,100; Webster, 21,500; First Ward, 10,000; Wachuset, 14,500.

Loans on Bank Stock—On 102 shares Fairhaven, \$7,091.18; on 11 shares Mechanics', New Bedford, 680 04; Wachuset, 4,000.
Railroad Bonds—Cape Cod, \$20,000.

	FALL RIVER.				NEW BEDFORD.
	Citizens' Savings Bank.	Fall River Savings Bank.	Fall River Five Cents Savings Bank.	Union Savings Bank.	New Bedford Five Cents Savings Bank.
When incorporated,	1851.	1828.	Apr. 10, 1855.	April, 1869.	1855.
Number of depositors,	2,882	11,584	5,752	1,474	10,237
Amount of deposits,	\$1,799,608 93	\$5,680,474 99	\$1,410,498 37	\$660,057 20	\$1,912,082 69
Number of deposits during the year preceding,	7,532	19,219	15,305	2,060	7,264
Amount of the same,	\$374,983 41	\$1,366,182 13	\$348,912 69	\$218,191 20	\$390,443 63
Number of deposits received during the year of and exceeding \$300 at one time,	228	867	195	142	323
Amount of the same,	\$156,666 21	\$591,866 00	\$121,204 00	\$83,739 14	\$218,328 59
Number of withdrawals during the year,	2,798	11,090	3,641	1,819	5,236
Amount of the same,	\$292,807 40	\$879,575 11	\$261,414 74	\$217,912 07	\$435,791 84
Number of accounts opened during the year,	493	2,020	907	374	1,164
Number of accounts closed during the year,	504	1,674	1,018	444	1,075
Amount of surplus on hand,	\$34,341 10	\$68,000 00	\$53,417 90	-	\$29,243 20
Public funds,	-	345,000 00	100,000 00	\$10,000 00	152,000 00
Loans on public funds,	-	-	-	-	1,500 00
Bank stock,	285,891 50	683,600 00	179,700 00	36,575 00	120,400 00
Loans on bank stock,	-	-	-	1,000 00	5,004 00
Deposits in banks bearing interest,	-	-	-	-	23,179 64
Railroad bonds,	-	-	80,000 00	-	123,500 00
Loans on railroad stock,	-	-	-	-	-
Invested in real estate,	-	50,000 00	-	38,000 00	-
Loans on mortgage of real estate,	640,390 00	1,875,710 00	413,624 00	358,028 00	378,522 34
Loans to town or county,	-	-	-	-	-
Loans on personal security,	994,776 25	3,024,613 00	767,450 00	244,910 00	254,754 53

Cash on hand,	\$991 60	\$105,549 15	\$166 37	\$1,176 70	\$33,519 02
Rate and amount of ordinary dividends for last year,	7½ per cent. \$125,989 03	7 per cent. \$374,984 13	7½ per cent. \$96,398 59	7 per cent. \$43,044 09	5¼ per cent. \$104,813 69
Average annual per cent. of dividends ending at time of and including last extra,	—	7 per cent.	—	—	6½ per cent.
Extra dividend, how often declared,	—	—	—	—	One, Oct., '74.
Annual expenses of the institution,	\$6,067 81	\$9,405 71	\$3,825 80	\$1,600 00	\$6,500 00
Number of outstanding loans not exceeding \$3,000,	158	332	103	146	380
Aggregate amount of same,	\$264,966 25	\$552,160 00	\$123,793 00	\$202,822 00	\$272,445 87

Citizens' Savings Bank.—Rates of Interest on Loans—7 per cent. on \$1,615,656.25; 8 per cent. on 1,860; 8½ per cent. on 3,150; 9 per cent. on 2,500; 10 per cent. on 6,000. Bank Stock owned—First, \$25,000; Hide and Leather, 22,500; Commerce, 10,000; Maverick, 4,779; Howard, 14,000; Eliot, 7,900; Revere, 37,400; Merchants', 5,000; Redemption, 4,900; Second, Fall River, 18,000; Fall River, 9,712.50; Pocasset, 80,000; Metacomet, 23,700; Union, Fall River, 15,500; Railroad, Lowell, 2,500.

Fall River Savings Bank.—Rate of Interest on Loans—7 per cent. on \$552,160. Public Funds—United States Bonds, \$240,000; Fall River, 165,000.

Bank Stock owned—Fall River, \$63,300; Massachusetts, 42,200; Metacomet, 75,600; Second, 15,000; Union, 23,000,—all of Fall River; First, 50,000; Commerce, 42,000; Merchants', 22,000,—all of New Bedford; Commerce, 33,500; North America, 40,000; Merchants', 16,000; Faneuil Hall, 40,000; Washington, 20,000; Eliot, 18,300; Howard, 30,000; Hide and Leather, 27,000; First, 33,000; Second, 23,200; Webster, 27,500; Revere, 40,000.

Fall River Five Cents Savings Bank.—Rates of Interest on Loans—7 3-10 per cent. on \$1,176,074; 8 per cent. on 5,000.

Public Funds—United States Bonds, \$100,000. Bank Stock owned—Atlantic, \$1,300; Atlas, 3,000; Blackstone, 16,000; Boston, 3,200; Broadway, 5,500; City, 10,000; Commerce, 1,000; Eliot, 1,500; Exchange, 4,000; First, New Bedford, 5,000; Hide and Leather, 7,500; Howard, 13,300; Maverick, 2,200; North America, 8,400; Revere, 10,000; Shawmut, 6,700; Webster, 3,000; First, Oxford, 2,000; Monument, 8,500; First, Chelsea, 30,000; First, Malden,

10,000; Metacomet, Fall River, 4,400; Union, Fall River, 5,000; Second, Fall River, 18,200.

Union Savings Bank.—Rates of Interest on Loans—7 per cent. on \$45,000; 7½ per cent. on 458,133; 8 per cent. on 99,785.

Public Funds—Fall River Bonds, \$10,000.

Bank Stock owned—Union, \$19,140; Metacomet, 14,385; Pocasset, 3,050.

Loan on Bank Stock—Union, \$1,000.

New Bedford Five Cents Savings Bank.—Rates of Interest on Loans—6 per cent. on \$12,000; 7 per cent. on 333,553.87; 7½ per cent. on 224,117; 8 per cent. on 69,430; 9 per cent. on 680.

Public Funds—United States Bonds, \$152,000.

Loan on United States Bonds, \$1,500.

Bank Stock owned—First, Boston, \$10,000; Third, Springfield, 10,000; Merchants', New Bedford, 49,400; Revere, 16,000; Franklin, 4,500; Commerce, New Bedford, 1,200; Merchants', 10,000; Tremont, 2,500; State, 2,000; Citizens', 10,000.

Loans on Bank Stock—On 10 shares First, 15 shares Mechanics', 10 shares Merchants', 5 shares Commerce, 11 shares Metacomet, 5 shares Union, 5 shares Massachusetts, \$5,004.

Deposits in Banks bearing interest—Merchants', New Bedford, \$10,000; Mechanics', 3,179.64; Citizens', 10,000.

Railroad Bonds—Eastern, \$50,000; Framingham and Mansfield, 33,500; Old Colony, 30,000; Boston and Albany, 10,000.

	NEW BEDFORD.		NORTH EASTON.		TAUNTON.	
	New Bedford Institution for Savings.		North Easton Savings Bank.		Bristol County Savings Bank.	
When incorporated,	July, 1825.		Feb. 8, 1864.		March, 1846.	1869.
Number of depositors,	19,361		969		8,929	4,390
Amount of deposits,	\$9,574,305 52		\$296,184 08		\$3,392,834 01	\$1,728,131 18
Number of deposits during the year preceding,	12,830		783		5,608	3,373
Amount of the same,	\$1,927,453 14		\$84,860 81		\$878,261 73	\$504,918 71
Number of deposits received during the year of and exceeding \$300 at one time,	1,630		47		421	364
Amount of the same,	\$1,081,576 00		\$28,033 16		\$314,035 00	\$338,757 00
Number of withdrawals during the year,	13,083		479		6,696	3,045
Amount of the same,	\$1,458,638 09		\$49,328 66		\$58,388 91	\$296,924 66
Number of accounts opened during the year,	3,094		200		1,245	779
Number of accounts closed during the year,	1,940		124		982	517
Amount of surplus on hand,	\$136,946 32		\$4,423 46		\$42,448 51	\$13,294 35
Public funds,	2,565,202 25		9,960 00		62,360 00	-
Loans on public funds,	14,470 00		-		2,100 00	2,400 00
Bank stock,	1,398,820 00		127,604 02		56,750 00	79,208 12
Loans on bank stock,	38,600 00		6,400 00		5,500 00	3,295 00
Deposits in banks bearing interest,	361,854 29		-		-	-
Railroad bonds,	1,226,557 50		13,390 00		-	30,000 00
Loans on railroad stock,	29,690 00		-		500 00	200 00
Invested in real estate,	46,474 47		8,363 54		23,861 74	90,544 12
Loans on mortgage of real estate,	152,410 00		86,364 00		2,473,519 04	935,189 69
Loans to town or county,	413,146 53		-		-	-
Loans on personal security,	3,418,114 83		39,000 00		775,309 50	637,830 30
Cash on hand,	\$21,325 02		\$9,525 98		\$37,950 38	\$14,774 90
Rate and amount of ordinary dividends for last year,	6½ per cent.		6½ per cent.		7 per cent.	7 per cent.
	\$572,904 23		\$17,358 86		\$219,480 73	\$106,299 56

Average annual per cent. of dividends ending at time of and including last extra,
 Extra dividend, how often declared,
 Annual expenses of the institution,
 Number of outstanding loans not exceeding \$3,000,
 Aggregate amount of same,

New Bedford Institution for Savings.—Rates of Interest on Loans—4 per cent. on \$50,000; 5 per cent. on 25,000; 6 per cent. on 2,391,376.35; $\frac{6}{10}$ per cent. on 10,000; $6\frac{1}{2}$ per cent. on 207,000; 7 per cent. on 1,377,053.01; $7\frac{3}{10}$ per cent. on 6,000; $7\frac{1}{2}$ per cent. on 2,000.

Public Funds—United States Bonds, \$500,000; Connecticut, 1,000; Boston, 103,995; Lynn, 100,000; Fall River, 40,000; Chelsea, 84,450; New Bedford, 591,355; Worcester, 175,000; Portland, 1,042.50; Springfield, 4,490; Salem, 50,000; Taunton, 19,725; Dover, 19,000; Concord, 5,000; Manchester, 20,000; Burlington, 27,200.25; Middletown, 63,475; Hartford, 36,760; Newport, 6,000; Bath, 42,165; Augusta, 4,320; Bangor, 87,000; Rockland, 44,922; Roxbury, 6,430; Sagadahoc, 18,150; Adams, 3,000; Medford, 49,250; Charlestown, 100,000; Meriden, 50,000; Norwalk, 10,000; Melrose, 49,375; Malden, 66,375; North Bridgewater, 10,000; Northampton, 49,625; Buckland, 5,000; Shelburne, 6,000; Wakefield, 5,000; Edgartown, 36,800; Harwich, 16,000; Attleborough, 53,250; Greenfield, 5,000.

Loans on Public Funds—On United States Bonds, \$14,470.

Bank Stock owned—Merchants', New Bedford, \$109,600; First, 135,600; Commerce, 136,600; Mechanics', 100,000; Hide and Leather, 21,750; Boston, 14,300; Howard, 13,300; Exchange, 2,000; Second, 58,500; North America, 38,000; Maverick, 10,000; Republic, 51,700; First, 23,000; Merchants', 22,500; Eliot, 8,300; Massachusetts, 81,640; Atlas, 36,000; North, 22,100; City, 2,700; Tremont, 34,300; Hamilton, 8,300; Shawmut, 13,500; Continental, 25,000; Eagle, 17,300; Union, 18,150; State, 8,200; Traders', 13,000; Columbian, 26,000; Revere, 69,300; Washington, 13,000; Shoe and Leather, 13,970; New England, 3,430; Commonwealth, 10,000; Monument, 10,000; First, Chelsea, 20,000; South Reading, 7,000; Fall River, 25,000; Metacomt, 25,000; First, Malden, 15,000; Fairhaven, 3,600; Railroad, Lowell, 9,000; Third, Springfield, 20,000; Citizens', New Bedford, 50,000; Wachuset, 10,000; Everett, 3,180; Redemption, 31,300; Commerce, 136,600.

Loans on Bank Stock—Merchants', \$12,090; First, 800; Commerce, 400; Mechanics', 4,140; First, Easton, 15,000; Fairhaven, 1,980; Falmouth, 290; New Bedford, 2,000; Citizens', New Bedford, 2,700.

Deposits in Banks bearing interest—Merchants', \$10,000; First, 10,000; Commerce, 10,000; Mechanics', 10,000; Massachusetts, 21,854.29.

Railroad Bonds—New Bedford and Taunton, \$57,807.50; Boston and Albany, 550,000; Eastern, 50,000; Boston and Providence, 140,000; New Bedford, 75,000; Worcester and Nashua, 175,000; Providence and Worcester, 176,750.

Loans on Railroad Bonds and Stock—On Boston and Albany, \$16,590; Pittsfield and North Adams, 12,750; Boston and Providence, 350.

—	6 $\frac{41}{100}$ per cent.	—
—	—	—
\$15,836 43	\$575 00	\$7,000 00
213	83	1,725
\$211,979 81	\$69,664 00	\$1,752,875 00
		\$389,915 00

Loans to Banks bearing interest—Merchants', \$100,000; Massachusetts, 100,000; Wachuset, 100,000.

North Easton Savings Bank.—Rates of Interest on Loans—7 per cent. on \$147,135; $7\frac{1}{2}$ per cent. on 50,214; 8 per cent. on 75,400; 9 per cent. on 16,200.

Public Funds—Bath, \$2,000; Bangor, 6,960; Taunton, 1,000.
 Bank Stock owned—Neposet, \$8,100; Redemption, 4,789; First, Easton, 10,690; Shoe and Leather, 3,395; State, 2,693.75; City, 2,765.63; Atlas, 2,878.13; New England, 3,450; Bristol County, 4,560; Traders', 3,632.75; Taunton, 920.50; Tremont, 3,137.50; Hide and Leather, 5,723; Market, 2,750; Eagle, 2,255; North, 15,074.63; Revere, 9,686.50; Atlantic, 3,750; Everett, 10,135; Manufacturers', 2,753.13; City, Lynn, 14,512.50; Shawmut, 6,500; Hamilton, 3,450.

Loans on Bank Stock—On 132 shares First, Easton, \$6,400.

Railroad Bonds—Old Colony, \$13,390.

Bristol County Savings Bank.—Rates of Interest on Loans—7 per cent. on \$90,852; $7\frac{1}{2}$ per cent. on 2,380,335.54; 8 per cent. on 782,641; 9 per cent. on 2,500.

Public Funds—United States Bonds, \$62,380.

Loans on Public Funds—On United States Bonds, \$2,100.

Bank Stock owned—Machinists', Taunton, \$13,600; Bristol County, Taunton, 4,400; Fairhaven, 4,000; Boston, 4,000; First, Boston, 10,000; Third, Springfield, 10,000; Hide and Leather, 500; Metropolitan, 10,250.

Loans on Bank Stock—On 2 shares Bristol County, \$100; on 15 shares Taunton, 2,000; on 21 shares State, 2,000; on 6 shares Boston, 600; on Machinists', 800.
 Loans on Railroad Stock—On 5 shares Boston and Albany, \$500.

Taunton Savings Bank.—Rates of Interest on Loans—5 per cent. on \$10,000; 6 per cent. on 51,500; $6\frac{1}{2}$ per cent. on 130,000; 7 per cent. on 209,336.33; $7\frac{1}{2}$ per cent. on 609,529.66; 8 per cent. on 518,549; $7\frac{3}{4}$ per cent. on 50,000.

Loans on United States Bonds, \$2,400.

Bank Stock owned—Merchants', \$27,200; First, New Bedford, 2,211.01; City, 11,362.50; Taunton, 14,250; Bristol County, 4,405; Machinists', 1,260; Commerce, New Bedford, 12,311; Boston, 6,208.61.

Loans on Bank Stock—On Taunton, \$1,595; on Bristol County, 700; on Machinists', 1,000.

Railroad Bonds—Cape Cod, \$30,000.

Loans on Railroad Stock—Boston and Providence, \$200.

	ABINGTON.	BRIDGEWATER.	BROCKTON.	E. BRIDGEWATER.	HINGHAM.
	Abington Savings Bank.	Bridgewater Savings Bank.	North Bridgewater Savings Bank.	East Bridgewater Savings Bank.	Hingham Institution for Savings.
When incorporated,	1853.	1872.	Apr. 24, 1851.	1870.	Apr. 2, 1834.
Number of depositors,	2,646	798	2,320	467	3,785
Amount of deposits,	\$838,720 15	\$222,749 06	\$557,797 97	\$90,746 42	\$1,562,797 35
Number of deposits during the year preceding,	1,025	837	1,990	455	1,257
Amount of the same,	\$107,618 51	\$84,965 44	\$167,193 67	\$38,947 18	\$145,717 80
Number of deposits received during the year of and exceeding \$300 at one time,	105	79	110	38	140
Amount of the same,	\$59,428 23	\$42,211 70	\$74,070 39	\$19,460 60	\$77,856 93
Number of withdrawals during the year,	1,131	464	1,956	307	1,500
Amount of the same,	\$97,165 90	\$44,144 37	\$173,603 02	\$18,451 49	\$191,779 73
Number of accounts opened during the year,	241	238	261	153	325
Number of accounts closed during the year,	218	97	430	68	341
Amount of surplus on hand,	\$17,047 95	\$4,412 87	\$3,060 64	\$2,651 41	\$10,560 85
Public funds,	71,900 00	-	165 00	7,803 40	100,000 00
Loans on public funds,	-	-	-	-	1,000 00
Bank stock,	124,080 75	31,712 48	17,915 00	13,671 75	143,100 00
Loans on bank stock,	4,590 00	-	-	-	600 00
Deposits in banks bearing interest,	2,966 69	-	12,873 25	926 45	-
Railroad bonds,	70,053 75	-	-	7,052 56	45,000 00
Loans on railroad stock,	-	-	-	-	2,350 00
Invested in real estate,	-	-	-	-	2,850 00
Loans on mortgage of real estate,	479,266 00	131,870 00	339,548 03	45,723 67	1,131,609 13
Loans to town or county,	33,500 00	-	7,250 00	-	10,500 00
Loans on personal security,	92,622 00	52,885 00	175,825 04	19,748 28	92,860 00

Cash on hand,	\$786 88	\$10,694 45	\$20,619 47	\$326 31	\$43,168 13
Rate and amount of ordinary dividends for last year,	{ 6½ per cent. —	6½ per cent. \$11,102 41	6 per cent. \$31,140 35	6 per cent. \$3,872 80	6 per cent. \$88,757 81
Average annual per cent. of dividends ending at time of and including last extra,	7½ per cent.	6½ per cent.	6 per cent.	7½ per cent.	7½ per cent.
Extra dividend, how often declared,	—	—	—	Every 5 years.	Every 5 years
Annual expenses of the institution,	\$1,650 00	\$1,011 26	\$1,700 00	\$300 00	\$2,612 87
Number of outstanding loans not exceeding \$3,000,	435	114	321	81	280
Aggregate amount of same,	\$360,900 00	\$121,755 00	\$304,502 99	\$60,471 95	\$289,575 00

Abington Savings Bank.—Rates of Interest on Loans—6½ per cent. on \$2,000; 7 per cent. on 473,663; 7 3-10 per cent. on 15,000; 7½ per cent. on 89,475; 8 per cent. on 33,655.
 Public Funds—United States Bonds, \$5,000; Bath, 10,000; Bangor, 20,000; Meriden, 20,000; Holyoke, 5,000; Belfast, 10,000; St. Albans, 1,900.
 Bank Stock owned—Abington, \$14,810; First, Adams, 4,000; Boston, 4,472; Elliot, 6,406.25; Blackstone, 7,322.50; Howard, 15,000; Webster, 3,082.25; Globe, 6,262.50; Second, 8,012.50; Traders', 3,300; Hide and Leather, 3,800; Redemption, 2,820; Republic, 4,500; North, 3,014; Third, 1,380; Mount Vernon, 4,760.50; Merchants', 15,258; Central, 1,234; Metropolitan, 10,000; Old Colony, 266.50; Danvers, 2,334.75.
 Loans on Bank Stock—On 70 shares Abington, \$4,030; on Merchants', 500.
 Railroad Bonds—\$70,053.75.
 Deposit in Bank bearing interest—Blackstone, \$2,966.69.

Bridgewater Savings Bank.—Rates of Interest on Loans—7½ per cent. on \$16,400; 8 per cent. on 168,255; 10 per cent. on 100.
 Bank Stock owned—Suffolk, \$1,036.25; Blackstone, 12,594.12; Merchants', 1,391.24; Woburn, 444; Shoe and Leather, 2,161.25; Boylston, 1,359; Eagle, 1,360.50; Globe, 1,164.12; Massasoit, 3,500; Blue Hill, 3,018.75; Exchange, 3,183.25.
North Bridgewater Savings Bank.—Rates of Interest on Loans—6 per cent. on \$40,100; 7 per cent. on 22,448; 7 3-10 per cent. on 40,175; 7½ per cent. on 57,250; 8 per cent. on 355,400.
 Public Funds—United States Bonds, \$165.
 Bank Stock owned—Market, \$1,140; North Easton, 1,066; Union, Watertown, 1,042.50; First, Chelsea, 14,666.50.
 Deposit in Bank bearing interest—\$12,873.25.

East Bridgewater Savings Bank.—Rates of Interest on Loans—6 per cent. on \$11,100; 7 per cent. on 8,348; 7 3-10 per cent. on 2,300; 7½ per cent. on 5,340; 8 per cent. on 38,233; 10 per cent. on 150.
 Public Funds—East Bridgewater, \$700; Bath, 905; Rockland, 455; Fall River, 1,903.40; Cambridge, 1,940; Woburn, 1,900.
 Bank Stock owned—Market, \$2,317.50; City, 2,276.75; Shawmut, 1,167.50; Ham-ilton, 1,250; Fourth, 2,000; Tremont, 2,360; Home, 2,300.
 Deposit in Bank bearing interest—New England Trust Company, \$926.45.
 Railroad Bonds—Old Colony, \$2,002.50; Eastern, 5,050.
Hingham Institution for Savings.—Rates of Interest on Loans—6 per cent. on \$20,224; 7 per cent. on 1,103,325.13; 7 3-10 per cent. on 27,350; 7½ per cent. on 29,860; 8 per cent. on 58,150.
 Public Funds—United States Bonds, \$100,000.
 Loans on Public Funds—On United States Bonds, \$1,000.
 Bank Stock owned—Hingham, \$15,000; Union, Weymouth, 2,800; Abington, 1,500; Old Colony, 1,600; Merchants', 7,500; Globe, 3,000; Union, 5,000; State, 2,600; Hamilton, 4,200; Eagle, 10,000; Suffolk, 2,300; Commerce, 11,000; North America, 8,000; Atlas, 7,500; Atlantic, 3,800; Shoe and Leather, 5,000; New Eng-land, 2,000; City, 3,200; Market, 3,600; Tremont, 8,000; Webster, 5,000; First, Boston, 5,000; Revere, 15,000; Republic, 7,500; First, Chelsea, 3,000.
 Loans on Bank Stock—On 13 shares Hingham, \$600.
 Railroad Bonds—Boston and Albany, \$10,000; Boston and Maine, 10,000; Old Colony, 10,000; Eastern, 5,000; Boston and Lowell, 10,000.
 Loans on Railroad Stock—On 6 shares Boston and Providence, \$500; on 7 shares Boston and Albany, 600; on 15 shares Old Colony, 1,350; on 5 shares Boston and Albany, 4 shares Eastern and 2 shares Boston and Providence, 500.

	MIDDLEBOROUGH.		PLYMOUTH.		ROCKLAND.
	Middleborough Savings Bank.		Plymouth Savings Bank.	Plymouth Five Cents Savings Bank.	East Abington Savings Bank.
When incorporated,	Mar. 13, 1873.		June 11, 1828.	1855.	Mar. 30, 1868
Number of depositors,	658		6,863	2,460	1,284
Amount of deposits,	\$118,531 77		\$2,162,395 60	\$507,082 04	\$337,945 71
Number of deposits during the year preceding,	740		2,335	1,128	897
Amount of the same,	\$51,283 30		\$248,265 43	\$72,387 39	\$108,234 61
Number of deposits received during the year of and exceeding \$300 at one time,	40		269	68	69
Amount of the same,	\$23,284 29		\$137,100 25	\$38,000 48	\$38,096 00
Number of withdrawals during the year,	192		2,808	744	640
Amount of the same,	\$18,765 06		\$237,980 69	\$75,882 45	\$63,190 84
Number of accounts opened during the year,	248		564	225	263
Number of accounts closed during the year,	47		468	198	135
Amount of surplus on hand,	\$780 00		\$102,932 72	\$12,748 97	\$3,440 39
Public funds,	-		392,805 00	43,000 00	-
Loans on public funds,	-		5,900 00	500 00	860 00
Bank stock,	3,540 00		454,775 00	27,500 00	68,728 35
Loans on bank stock,	-		12,825 00	2,794 00	3,225 00
Deposits in banks bearing interest,	9,816 62		*	-	4,683 00
Railroad bonds,	-		165,880 00	49,000 00	2,049 00
Loans on railroad stock,	-		19,950 00	1,300 00	-
Invested in real estate,	-		20,952 13	2,900 00	-
Loans on mortgage of real estate,	69,035 00		729,100 00	271,760 00	232,365 62
Loans to town or county,	6,000 00		111,000 00	64,000 00	-
Loans on personal security,	32,594 85		273,884 98	31,640 00	30,887 41
Cash on hand,	1,103 70		78,655 18	25,439 81	-
Rate and amount of ordinary dividends for last year,	{ 6½ per cent. \$5,419 23		6½ per cent. \$131,261 69	6 per cent. \$28,400 48	6 per cent. -

Average annual per cent. of dividends ending at time of and including last extra,
 Extra dividends, how often declared,
 Annual expenses of the institution,
 Number of outstanding loans not exceeding \$3,000,
 Aggregate amount of same,

Middleborough Savings Bank.—Rates of Interest on Loans—7 per cent. on \$6,000; 8 per cent. on 96,832; 9 per cent. on 4,797.85.
 Bank Stock owned—Commerce, New Bedford, \$3,540.

Plymouth Savings Bank.—Rates of Interest on Loans—6 per cent. on \$80,000; 6½ per cent. on 112,925; 8 per cent. on 816,677.98; 7 3.10 per cent. on 90,225; 7½ per cent. on 35,200.

Public Funds—United States Bonds, \$70,000; Massachusetts, 8,000; Rhode Island, 12,000; Maine, 17,705; Salem, 10,000; Cambridge, 7,000; Hartford, 4,662.50; Charlestown, 14,733.75; Portland, 11,000; Meriden, 26,250; Newburyport, 5,000; Plymouth, 11,000; New London, 50,000; Holyoke, 46,750; Fall River, 47,135; New Bedford, 10,000; Lawrence, 28,425.

Loans on Public Funds—On United States Bonds, \$5,900.

Bank Stock owned—State, \$13,000; Merchants', 21,375; Plymouth, 21,800; Old Colony, 25,200; Bristol County, 17,100; Hingham, 5,700; Market, 10,240; Traders', 6,800; City, 8,400; Suffolk, 6,200; North, 900; Massachusetts, 9,292.50; Second, Boston, 27,000; Tremont, 19,500; Atlantic, 3,690; Eagle, 8,000; Old Boston, 5,450; New England, 8,600; Boylston, 7,000; Exchange, 12,190; Abington, 1,500; Commerce, 14,400; North America, 12,000; Railroad, 11,000; Globe, 2,900; Freeman's, 2,800; Shawmut, 8,950; Union, 10,000; Atlas, 23,400; Hamilton, 5,300; Boston, 13,567.50; Webster, 11,200; Blackstone, 5,920; Columbian, 4,200; Howard, 5,400; Revere, 16,000; Republic, 18,800; Commonwealth, 10,000; Third, Springfield, 10,000; Home, 10,000; Manufacturers', 10,000; First Ward, 10,000.

Loans on Bank Stock—Bristol County, \$1,500; Old Colony and Plymouth, 1,200; Old Colony, 3,700; Plymouth, 6,425.

Railroad Bonds—\$165,880.

Loans on Railroad Stock—Old Colony, \$2,250; Vermont and Massachusetts, Cheshire, and Old Colony, 17,700.

* See "Cash on hand."

-	-	-	7½ per cent. Every 5 years.
\$658 66	\$5,500 00	\$1,672 41	\$750 00
130	268	330	264
\$84,832 00	\$289,459 98	\$192,614 00	\$185,978 03

Plymouth Five Cents Savings Bank.—Rates of Interest on Loans—6 per cent. on \$36,000; 6½ per cent. on 5,000; 7 per cent. on 71,237; 7 3.10 per cent. on 85,045; 7½ per cent. on 168,677; 8 per cent. on 5,435.

Public Funds—Maine, \$14,000; New Hampshire, 4,000; New London, 12,000; Portland, 11,000; Bath, 1,000; Manchester, 1,000.

Loans on Public Funds—On \$1,000 United States Bonds, \$500.

Bank Stock owned—Commonwealth, \$5,000; Atlas, 2,500; Webster, 2,500; Old Colony, 2,500; Revere, 2,000; Republic, 1,500; Plymouth, 1,500; First Ward, 2,400; Metropolitan, 2,500; Merchants', 1,000; City, 1,000; Commerce, 1,000; Third, Springfield, 1,000; North, 600; Shoe and Leather, 500.

Loans on Bank Stock—On 25 shares Plymouth, \$2,794.

Railroad Bonds—\$49,000.

Loans on Railroad Stock—\$1,300.

East Abington Savings Bank.—Rates of Interest on Loans—7 per cent. on \$223,290.38; 7 3.10 per cent. on 7,000; 7½ per cent. on 9,300; 8 per cent. on 26,887.65.

Loans on United States Bonds—\$860.

Bank Stock owned—Hide and Leather, \$4,832.50; Traders', 4,487; Revere, 11,644.25; Webster, 8,290.60; Howard, 7,428.50; Eliot, 1,112.75; State, 9,155.25; Continental, 7,675; Market, 5,577.25; Atlantic, 5,400.25; Freeman's, 3,125.

Loans on Bank Stock—On 21 shares Granite, \$2,200; Abington, 550; Atlantic, 275; People's, 200.

Railroad Bonds—Connecticut and Passumpsic River, \$2,049.

Deposit in Bank bearing interest—Redemption, \$4,683.

† None since July, 1866.

	SCITUATE.		SOUTH SCITUATE.		WAREHAM.		BARNSTABLE.	
	Scituate Savings Bank.		South Scituate Savings Bank.		Wareham Savings Bank.		Barnstable Savings Bank.	
When incorporated,	May 22, 1851.		April 2, 1834.		1847.		1831.	
Number of depositors,	430		1,104		1,640		3,714	
Amount of deposits,	\$152,849 04		\$414,896 41		\$617,406 06		\$1,487,498 09	
Number of deposits during the year preceding,	96		304		808		881	
Amount of the same,	\$11,509 96		\$39,818 70		\$91,304 94		\$111,979 54	
Number of deposits received during the year of and exceeding \$300 at one time,	10		40		79		119	
Amount of the same,	\$5,740 00		\$22,009 85		\$46,213 91		\$68,926 89	
Number of withdrawals during the year,	267		433		802		1,689	
Amount of the same,	\$21,700 89		\$40,830 16		\$104,108 42		\$239,346 91	
Number of accounts opened during the year,	30		101		197		254	
Number of accounts closed during the year,	27		87		182		395	
Amount of surplus on hand,	\$2,647 06		\$2,776 48		\$28,532 54		\$13,107 37	
Public funds,	—		10,850 00		—		—	
Loans on public funds,	—		—		—		1,800 00	
Bank stock,	17,900 00		57,700 00		191,471 59		273,450 00	
Loans on bank stock,	—		1,300 00		1,350 00		225 00	
Deposits in banks bearing interest,	—		—		—		30,165 53	
Railroad bonds,	—		—		4,910 05		—	
Loans on railroad stock,	—		—		—		—	
Invested in real estate,	—		—		11,783 99		100,687 00	
Loans on mortgage of real estate,	114,661 19		288,131 21		305,030 00		650,433 93	
Loans to town or county,	8,870 00		8,147 00		—		5,000 00	
Loans on personal security,	12,543 00		42,579 00		118,787 29		429,927 65	
Cash on hand,	1,882 74		8,639 08		12,605 68		8,019 38	
Rate and amount of ordinary dividends for last year,	6½ per cent. \$9,996 72		6 per cent. \$23,835 81		6½ per cent. \$38,253 94		6 per cent. \$89,067 43	

Average annual per cent. of dividends ending at time of and including last extra,	.	.	.	.	.	.
Extra dividend, how often declared,	.	.	.	.	.	.
Annual expenses of the institution, .	.	.	.	.	.	.
Number of outstanding loans not exceeding \$3,000,	.	.	.	.	.	.
Aggregate amount of same,	.	.	.	.	.	.

22 *Scituate Savings Bank*.—Rates of Interest on Loans—7 per cent. on \$13,370; 7 3-10 per cent. on 2,687; 7 1-2 per cent. on 11,950; 8 per cent. on 103,167.19; 9 per cent. on 7,000.

Bank Stock owned—Boston, \$7,000; Merchants', 1,000; Blackstone, 1,400; North, 1,200; Howard, 1,600; Shawmut, 1,300; Washington, 400; State, 500; Monument, Charlestown, 1,000; Plymouth, 1,300; Hingham, 1,200.

South Scituate Savings Bank.—Rates of Interest on Loans—6 per cent. on \$640; 7 per cent. on 69,771; 7 3-10 per cent. on 59,235; 8 per cent. on 212,211. Public Funds—United States Bonds, \$10,850.

Bank Stock owned—Eleventh Ward, \$4,000; Revere, 6,500; Traders', 2,800; Eagle, 2,300; Commerce, 4,000; Globe, 300; Union, 1,000; Columbian, 3,200; Shawmut, 1,300; Eliot, 800; Howard, 1,400; Union, Weymouth, 2,700; New England, 1,000; Massachusetts, 500; Hamilton, 1,500; City, 2,300; North, 4,500; Washington, 1,600; Second, 1,700; Webster, 2,000; Hingham, 2,800; Atlantic, 1,000; Union Market, Watertown, 2,000; Merchants', 1,500; Merchandise, 1,000; Fourth Ward, 4,000. Loan on Bank Stock—On Union, Weymouth, \$1,300.

Wareham Savings Bank.—Rates of Interest on Loans—7 per cent. on \$139,136; 7 3-10 per cent. on 1,000; 7 1-2 per cent. on 45,800; 7 3-4 per cent. on 5,000; 8 per cent. on 239,141.

Bank Stock owned—Wareham, \$25,186.50; Andover, 500; Merchants', N. B.,

7 3-4 per cent.	-	-	-
Every 5 years.	-	-	-
\$1,100 00	\$300 00	\$1,715 26	\$4,000 00
362	128	125	367
\$260,360 21	\$91,154 19	\$100,389 81	\$284,113 32

2,500; Falmouth, 5,194.50; City, Boston, 5,000; Revere, 6,473; Commerce, 6,770.75; Eleventh Ward, 8,186.75; Boylston, 16,803.50; Atlas, 11,328.25; Atlantic, 4,477.75; Shawmut, 10,000; North America, 9,225; Webster, 10,541.25; Eagle, 10,591.50; Suffolk, 11,654.38; Merchants', 11,230.95; Shoe and Leather, 6,600; Second, 7,246.25; First, 2,000; Republic, 3,000; Blackstone, 16,291.26; Exchange, 700.

Loan on Bank Stock—On Merchants', New Bedford, \$1,356. Railroad Bonds—Old Colony, \$4,910.05.

Barnstable Savings Bank.—Rates of Interest on Loans—7 per cent. on \$402,936.32; 7 1-2 per cent. on 124,250; 8 per cent. on 479,200.26; 9 per cent. on 50,000; 10 per cent. on 31,000.

Loan on Public Funds—\$1,800.

Bank Stock owned—First, Yarmouth, \$15,600; Old Colony, Plymouth, 6,000; Bay State, Lawrence, 1,500; Atlantic, 5,500; Atlas, 1,000; Blackstone, 29,900; Boston, 6,600; City, 4,300; Continental, 5,000; Commerce, 18,400; Eliot, 11,900; Globe, 3,500; Hamilton, 1,600; Howard, 2,000; Hide and Leather, 1,000; Massachusetts, 6,250; Merchants', 16,400; Market, 7,700; North America, 12,000; Redemption, 2,500; New England, 4,500; North, 3,500; Revere, 20,000; Republic, 21,600; Eagle, 1,000; Shawmut, 14,300; Second, 8,800; State, 800; Traders', 2,200; Suffolk, 4,100; Tremont, 19,300; Union, 3,000; Webster, 8,500; Washington, 3,700.

Loan on Bank Stock—On First, Yarmouth, \$225.

Deposit in Bank bearing interest—Traders', \$30,165.53.

	HARWICH.	HYANNIS.	PROVINCETOWN.	CHICOPEE FALLS.
	Cape Cod Five Cents Savings Bank.	Hyannis Savings Bank.	Seamen's Savings Bank.	Chicopee Falls Savings Bank.
When incorporated,	1855.	1868.	Apr. 14, 1851.	Mar. 20, 1875.
Number of depositors,	2,541	1,710	1,883	80
Amount of deposits,	\$530,663 05	\$604,725 67	\$652,519 43	\$3,136 85
Number of deposits during the year preceding,	1,240	931	1,105	-
Amount of the same,	\$152,958 51	\$133,187 34	\$117,492 03	-
Number of deposits received during the year of and exceeding \$300 at one time,	98	130	119	3
Amount of the same,	\$54,189 64	\$61,162 93	\$58,661 55	\$1,795 50
Number of withdrawals during the year,	986	598	1,072	3
Amount of the same,	\$105,562 61	\$81,392 76	\$104,557 21	\$624 70
Number of accounts opened during the year,	397	227	332	80
Number of accounts closed during the year,	285	41	229	1
Amount of surplus on hand,	-	\$8,119 39	\$1,075 88	\$330 63
Public funds,	\$708 00	-	27,500 00	-
Loans on public funds,	-	1,000 00	-	-
Bank stock,	27,755 58	119,392 25	150,112 38	-
Loans on bank stock,	-	6,600 00	10,686 00	1,000 00
Deposits in banks bearing interest,	21,490 99	-	23,602 88	-
Railroad bonds,	10,000 00	15,000 00	84,500 00	-
Loans on railroad stock,	-	756 00	-	-
Invested in real estate,	2,211 85	10,410 95	10,328 21	-
Loans on mortgage of real estate,	68,606 68	224,540 04	103,764 00	1,500 00
Loans to town or county,	2,700 00	1,700 00	168,575 00	-
Loans on personal security,	404,828 14	217,364 70	86,605 00	125 00
Cash on hand,	3,118 03	6,024 62	5,473 03	330 63
Rate and amount of ordinary dividends for last year,	{ 6½ per cent. \$32,624 45	6 per cent. \$82,991 39	6½ per cent. \$35,420 23	-

Average annual per cent. of dividends ending at time of and including last extra,	7½ & 8 per cent.	—	6½ per cent.	—
Extra dividend, how often declared,	—	—	—	—
Annual expenses of the institution,	\$1,500 00	\$1,947 72	\$2,000 00	None this year.
Number of outstanding loans not exceeding \$3,000,	254	284	122	3
Aggregate amount of same,	\$194,768 10	\$221,478 41	\$97,880 00	\$2,625 00

Cape Cod Five Cents Savings Bank.—Rates of Interest on Loans—7½ per cent. on \$98,500; 8 per cent. on 306,328.14.
Public Funds—\$708.

Bank Stock owned—Cape Cod, \$15,671.75; Shawmut, 3,596.33; Yarmouth, 1,537.50; Republic, 1,950; Eleventh Ward, 5,000.
Deposit in Bank bearing interest—Shawmut, \$21,490.99.
Railroad Bonds—Cape Cod, \$10,000.

Hyannis Savings Bank.—Rates of Interest on Loans—7 per cent. on \$139,411.14; 7½ per cent. on 46,819.02; 7 3-10 per cent. on 8,800; 8 per cent. on 240,930.58; 9 per cent. on 16,000.

Loan on Public Funds—On United States Bonds, \$1,000.
Bank Stock owned—Suffolk, \$8,843.25; Atlantic, 9,306.75; State, 1,592.75; Columbian, 387.37; Commerce, 26,473.25; Continental, 7,348; Traders', 4,204.38; City, 3,839; Eagle, 762; Monument, 5,100; First, Malden, 1,856.25; Webster, 1,750.25; Hamilton, 7,565.25; Howard, 1,115.50; Shoe and Leather, 435.25; Market, 1,165.25; North America, 793; Republic, 1,320; Globe, 6,300; Revere, 3,307.50; Atlas, 14,403; Shawmut, 4,336.50; Blackstone, 947.75; Eleventh Ward, 6,240.
Loans on Bank Stock—On First, Hyannis, \$5,800; on First, Provincetown, 500; on Cape Cod, 500.

Railroad Bonds—Cape Cod, \$15,000.

Loan on Railroad Stock—On Old Colony, \$756.

Seamen's Savings Bank.—Rates of Interest on Loans—6½ per cent.; 7 per cent.; 7¼ per cent.; 7 3-10 per cent.; 7½ per cent.; 7¾ per cent.; 8 per cent.

Public Funds—Charlestown, \$25,000; Bath, 1,500; Portland, 1,000.
Bank Stock owned—Boston, \$12,600; Republic, 10,000; Freeman's, 8,000; North America, 7,225; Provincetown, 6,210; Chelsea, 5,000; City, 1,000; Second, 1,700; Howard, 1,500; Shawmut, 2,105; Revere, 11,598.13; State, 10,100; Blackstone, 3,656.12; Eliot, 6,000; Mount Vernon, 6,250; Blue Hill, 1,773.50; Eleventh Ward, 5,432.50; Manufacturers, 8,615.63; Tremont, 5,805; Market, 1,190; Old Boston, 3,300; Webster, 1,190; Everett, 13,150; Atlas, 3,175; Suffolk, 4,187.50; Globe, 3,562.50; Continental, 3,131.25.

Deposits in Banks bearing interest—Freeman's, \$16,524.72; Provincetown, 7,078.16.
Railroad Bonds—Old Colony, \$55,000; Cape Cod, 25,000; Cheshire, 4,500.

Chicopee Falls Savings Bank.—Rates of Interest on Loans—7 per cent. on \$2,500; 7 3-10 per cent. on 125.

Loan on Bank Stock—Holyoke, \$1,000.

	SANDWICH.		WELLFLEET.		SOUTH YARMOUTH.		NANTUCKET.
	Sandwich Savings Bank.		Wellfleet Savings Bank.		Bass River Savings Bank.		Nantucket Institution for Savings.
When incorporated,	1866.		1863.		April 20, 1874.		1834.
Number of depositors,	568		1,183		633		1,724
Amount of deposits,	\$108,867 55		\$438,827 96		\$130,036 87		\$672,722 11
Number of deposits during the year preceding,	378		728		875		1,422
Amount of the same,	\$22,396 58		\$117,168 37		\$125,518 66		\$129,206 28
Number of deposits received during the year of and exceeding \$300 at one time,	16		107		152		119
Amount of the same,	\$8,218 35		\$58,586 91		\$82,745 98		\$71,363 12
Number of withdrawals during the year,	220		523		137		1,650
Amount of the same,	\$16,175 63		\$56,769 18		\$18,311 94		\$109,806 82
Number of accounts opened during the year,	75		303		468		193
Number of accounts closed during the year,	36		379		41		125
Amount of surplus on hand,	\$4,860 46		\$13,945 05		\$100 00		\$7,367 24
Public funds,	14,000 00		-		2,000 00		37,150 00
Loans on public funds,	-		-		700 00		1,500 00
Bank stock,	-		267,323 79		49,639 62		129,000 00
Loans on bank stock,	-		-		300 00		1,525 33
Deposits in banks bearing interest,	-		12,787 66		-		5,530 88
Railroad bonds,	-		19,510 00		8,292 50		-
Loans on railroad stock,	-		-		-		663 87
Invested in real estate,	-		3,902 84		-		3,575 00
Loans on mortgage of real estate,	75,318 00		91,375 00		16,000 00		468,324 00
Loans to town or county,	-		20,500 00		3,000 00		-
Loans on personal security,	24,767 80		34,682 34		50,158 00		29,495 72
Cash on hand,	33 44		1,365 87		3,791 00		8,451 90
Rate and amount of ordinary dividends for last year,	6 per cent.		6½ per cent.		6 per cent.		7 per cent.
	-		\$23,562 94		\$4,132 48		\$42,427 17

Average annual per cent. of dividends ending at time of and including last extra,
Extra dividend, how often declared,
Annual expenses of the institution,
Number of outstanding loans not exceeding \$3,000,
Aggregate amount of same,

No extra.	-	6 per cent.	6½ per cent.
\$350 52	-	No extra.	-
83	\$1,300 00	\$442 92	-
\$58,785 80	81	80	125
	\$68,557 34	\$54,058 00	\$144,462 92

Sandwich Savings Bank.—Rates of Interest on Loans—7 per cent. on \$19,525; 7 3-10 per cent. on 9,959; 8 per cent. on 71,501.80.
Public Funds—Norwich Bonds, \$10,000; Bath, 4,000.

Wellfleet Savings Bank.—Rates of Interest on Loans—7 per cent. on \$67,080; 7½ per cent. on \$50; 7 3-10 per cent. on 7,000; 8 per cent. on 91,507.34.
Bank Stock owned—Eagle, \$14,208.25; Merchants', 5,924.50; Manufacturers', 6,939; Elliot, 19,066.75; Continental, 17,362; Blackstone, 16,808; Third, 5,226.92; Commerce, 1,042.25; Globe, 5,469.25; Revere, 2,997.12; Eleventh Ward, 3,287; Hide and Leather, 21,318.25; Webster, 3,765.75; Redemption, 5,059.25; Atlas, 16,538.75; Republic, 21,129.37½; Old Boston, 3,675; Hamilton, 19,222.25; Shawmut, 11,400.25; Suffolk, 3,612.50; State, 9,890.75; Central, 7,608.75; North, 4,210.62½; Howard, 1,728.75; Union, 2,773.25; Traders', 1,265; Faneuil Hall, 4,933; Mount Vernon, 2,540; Tremont, 17,043.25; Freeman's, 10,126.50; New England, 7,625; Provincetown, 2,531.50.
Deposit in Bank bearing interest—Blackstone, \$12,787.66.
Railroad Bonds—Eastern, \$19,510.

Bass River Savings Bank.—Rates of Interest on Loans—7 per cent. on \$54,158; 7½ per cent. on 43,000; 8 per cent. on 11,700.
Public Funds—Somerville, \$2,000.
Loans on Public Funds—\$700.

Bank Stock owned—Everett, \$2,487.50; Mount Vernon, 630; Atlas, 5,713.75; First, 1,172; Republic, 1,140; First, New Bedford, 3,065.25; North America, 2,436; Eagle, 1,354.37; Redemption, 765; Second, 7,187.75; Manufacturers', 2,800; Elliot, 2,530; Merchants', 5,441.75; Commerce, 2,570; Exchange, 9,381.25; Citizens', 1,025.
Loan on Bank Stock—\$300.
Railroad Bonds—Old Colony, \$4,210; New Bedford, 3,112.50; Narragansett, 970.
Nantucket Institution for Savings.—Rates of Interest on Loans—7 per cent. on \$222,887.12; 7 3-10 per cent. on 23,400; 7½ per cent. on 129,596.20; 8 per cent. on 125,625.
Public Funds—United States Bonds, \$28,548; Rockland, 8,602.
Loan on Public Funds—\$1,500.
Bank Stock owned—Atlas, \$7,500; North America, 9,100; Old Boston, 1,500; Commercial, 7,400; City, 2,400; Continental, 2,400; Commerce, 4,000; Exchange, 3,000; Eagle, 1,400; Faneuil Hall, 7,000; Howard, 800; Merchants', 2,300; North, 1,000; New England, 600; First, New Bedford, 2,000; First, Lynn, 2,600; Pacific, 17,800; Revere, 20,000; Shoe and Leather, 9,000; State, 5,700; Shawmut, 1,300; Traders', 4,500; Tremont, 4,800; Union, 700; Washington, 2,500; Webster, 7,500; Mercantile, 200.
Loan on Bank Stock—National Institution for Savings, \$1,525.33.
Deposits in Banks bearing interest—North, \$4,942.54; New England, 588.34.
Loans on Railroad Stock—Androscoggin and Kennebec, \$663.87.

A G G R E G A T E S .

	1875. One hundred and eighty Savings Banks.	1874. One hundred and seventy-nine Savings Banks.
Number of depositors,	720,634	702,099
Amount of deposits,	\$237,848,963 21	\$217,452,120 84
Number of deposits during the year pre- ceding,	643,173	645,149
Amount of the same,	\$59,930,144 11	\$57,611,608 52
Number of deposits received during the year of and exceeding \$300 at one time,	46,635	42,899
Amount of the same,	\$27,889,291 37	\$24,848,847 75
Number of withdrawals during the year,	482,924	483,947
Amount of the same,	\$46,996,036 20	\$49,696,893 51
Number of accounts opened during the year,	126,458	131,715
Number of accounts closed during the year,	93,781	96,584
Amount of surplus on hand,	\$4,592,729 21	\$3,490,934 39
Public funds,	17,920,232 33	18,843,066 32
Loans on public funds,	802,087 80	730,234 85
Bank stock,	24,750,663 04	22,377,009 56
Loans on bank stock,	1,331,685 40	1,517,279 68
Deposits in banks bearing interest,	7,794,834 57	3,294,486 26
Railroad bonds,	8,345,367 79	6,486,881 94
Loans on railroad stock,	322,785 87	617,811 87
Invested in real estate,	3,191,258 49	2,798,970 82
Loans on mortgage of real estate,	120,171,268 08	109,254,540 01
Loans to town or county,	14,823,853 44	13,746,158 37
Loans on personal security,	38,065,924 75	37,995,689 34
Cash on hand,	2,469,930 75	2,042,958 70
Average rate of ordinary dividends for last year,	6 $\frac{3}{20}$ per cent.	6 $\frac{1}{6}$ per cent.
Average amount of ordinary dividends,	\$12,816,579 25	\$11,782,914 47
Annual expenses of the institution,	661,503 92	644,682 68
Number of outstanding loans not exceed- ing \$3,000,	39,200	—
Amount of same,	\$46,920,247 46	—

Statements made by the following-named Companies, in accordance with provisions in their charters :—

CHAPIN BANKING AND TRUST COMPANY.

NOVEMBER 5, 1875.

Capital Stock,	\$500,000 00
Deposits,	782,855 02
Number of depositors,	256
Loans on notes of corporations,	\$310,537 52
Loans on notes of individuals,	952,499 72
Cash on hand,	47,734 23
Dividend, July 1, 1875,	5 per cent.

MASSACHUSETTS LOAN AND TRUST COMPANY.

OCTOBER 30, 1875.

Capital Stock,	\$500,000 00
Loans on notes of individuals,	51,000 00
Cash on hand,	55,904 89
Dividend since last return, August 15, 1875,	3½ per cent.

WORCESTER SAFE DEPOSIT AND TRUST COMPANY.

OCTOBER 31, 1875.

Capital Stock,	\$200,000 00	
Deposits,	1,156,726 82	
Number of depositors, including holders of certificates,	1,294	
Bonds of the United States,	\$4,000 00	
Bonds of city of Worcester,	500 00	
Vermont Central and Vermont and Canada R. R. Equipment bonds,	152,000 00	
	<hr/>	156,500 00
Central National Bank stock, New York,	\$17,400 00	
Ninth National Bank stock, New York,	11,255 00	
	<hr/>	28,655 00
Loans on notes of corporations,	\$893,499 55	
Loans on notes of individuals, with collateral,	62,145 00	
Loans on mortgage of real estate,	54,250 00	
	<hr/>	1,009,894 55
Cash in office,	\$66,498 86	
Cash on deposit,	122,637 29	
	<hr/>	189,136 15
Dividend October 1, 1875, 4 per cent.,	8,000 00	

NEW ENGLAND TRUST COMPANY.

OCTOBER 30, 1875.

Capital Stock,	\$500,000 00	
Money in trust and on deposit,	6,980,404 12	
Money on special deposit, without interest,	519 00	
	<hr/>	\$7,480,923 12
Number of depositors, including holders of certificates,	1,797	
Railroad bonds,	\$11,655 00	
Boston bonds,	211,783 38	
United States bonds,	248,220 00	
Railroad stock,	46,947 11	
	<hr/>	518,605 49
Cash in banks in Boston,	\$1,135,654 89	
Cash in office,	2,192 86	
	<hr/>	1,137,847 75
Loans on call, with collateral or two sureties,	\$1,195,900 00	
Loans on mortgages of real estate,	160,500 00	
Loans on time notes, with collateral or sureties,	4,716,387 80	
	<hr/>	\$6,072,787 80
Stock in New England Trust Company, waiting distribution,	\$15,580 63	

COLLATERAL LOAN COMPANY.

OCTOBER 23, 1875.

Capital Stock,		\$128,600 00
Dividend account,		492 00
Reserve account,		486 85
Net profits,		331 93
Notes payable,		38,519 77
Estimated expenses due,		1,036 38
Loans on pledge of goods and chattels, .	\$162,408 47	
Notes receivable,	1,500 00	
Cash in office,	5,558 46	
	<hr/>	<hr/>
	\$169,466 93	\$169,466 93

BOSTON SAFE DEPOSIT AND TRUST COMPANY.

NOVEMBER 8, 1875.

Capital stock paid in,		\$337,000 00
Trust and safe deposit department, . .	\$287,000 00	
General deposit and loan department, .	50,000 00	
Deposits,		270,095 29
Subject to check,	214,095 29	
Certificates of depositors,	56,000 00	
Number of depositors,	59	
Massachusetts state bonds,		11,075 00
City of Bangor bonds,		20,200 00
Bank stock,		2,500 00
Railroad bonds, Boston and Albany, . .	\$112,612 50	
“ “ Old Colony,	10,187 90	
“ “ Lowell and Andover,	11,130 00	
Loans on notes with collateral or sureties,		321,558 25
Loans on mortgage of real estate, . . .		44,000 00
Cash on hand,		54,974 52

REPORT.

To Hon. OLIVER WARNER, *Secretary of the Commonwealth.*

I have the honor to submit the Tenth Annual Report of the Commissioner of Savings Banks, with the foregoing abstract of the annual returns of the banks, made in compliance with the requisition of His Excellency the governor, October 31; and also an abstract of the examinations made by the Commissioner during the year, and the last semi-annual statements received from the several Trust Companies.

The number of Savings Banks now organized is one hundred and eighty, being increased in number by the organization of the Chicopee Falls Savings Bank, which commenced business on the twentieth day of last March. The Lancaster Savings Bank, of Lancaster, has been adjudged insolvent, and placed in the hands of receivers. This institution was organized in 1845, and has deposits amounting to \$1,030,000, represented by twenty-five hundred and twenty-two depositors.

While no criminal irregularity has been charged against its officials, many of their investments have been of a questionable character; no doubt induced by unhealthy competition, and a desire to so invest its funds as to continue the dividends which have been justified during the last few years. The reason for such investments can perhaps be explained in no more fitting language than the following quotation from the last report of Commissioner Stone, which seems almost prophetic, and which I herewith submit for your careful consideration:—

“The management of a large majority is, in some degree, unfavorably influenced by a supposed necessity to pay depositors at least six per cent. dividends. A constant pressure in this direction is the source of greatest danger to the banks, and some remedy should be applied,

either by a law limiting the rate of interest on loans, or the rate of ordinary dividends, and perhaps both. Such laws would destroy unwise competition for deposits; check any injurious accumulations of capital, where its use is limited, and where it may foster speculation, because its use is limited; secure uniformity of action among the banks, so far as that is desirable; and tend to make the constant and most urgent consideration in management the safety of the deposits."

In times of industrial prosperity, when business men find ready use for their capital, we may reasonably suppose that, with the exception of trust funds and the deposits of a few retired business men, most of the receipts come from the accumulations of labor, for which our Institutions for Savings were organized; but the statistics of the present year—which show an increase of deposits amounting to \$15,256,777.14 in 1874, and \$20,396,842.37 in 1875, while the increase in number of depositors in 1874 was 35,870, and in 1875 was but 18,540—would seem to justify the belief that our Savings Institutions are being made the deposit banks of a large number of business men, who place their money in Savings Banks on call, leaving it there at a time when it cannot be used with profit, and making withdrawals at a time and under circumstances which tend greatly to the disadvantage of the people for whom the bank was especially organized.

It is obvious that the immediate, or almost immediate, investment of the deposits as they are received by the banks entails the frequent purchase of stocks at high prices, in times when money is being deposited freely, and such securities are (as at the present time) selling for a premium; and the immediate repayment of deposits on demand, must conversely involve the frequent sales of stocks at low prices at a time when deposits fall off and withdrawals are numerous.

The rate of ordinary dividends paid by one hundred and seventy-seven banks was as follows:—

9 at 5 per cent.	1 at $6\frac{95}{100}$ per cent.
1 at $5\frac{3}{4}$ "	14 at 7 "
119 at 6 "	1 at $7\frac{19}{100}$ "
28 at $6\frac{1}{2}$ "	2 at $7\frac{1}{2}$ "
1 at $6\frac{3}{4}$ "	1 at 8 "

The rate of interest charged on loans, as returned on the thirty-first day of October last, is as follows:—

Loans at 5 per cent.,	.	.	.	.	.	.	.	.	\$1,506,982 00
" 5 $\frac{1}{4}$	"	.	.	.	.	.	.	.	93,000 00
" 5 $\frac{1}{2}$	"	.	.	.	.	.	.	.	293,725 00
" 5 $\frac{3}{4}$	"	.	.	.	.	.	.	.	760,000 00
" 5 $\frac{5}{8}$	"	.	.	.	.	.	.	.	10,500 00
" 6	"	.	.	.	.	.	.	.	14,945,790 10
" 6 $\frac{1}{8}$	"	.	.	.	.	.	.	.	1,125 00
" 6 $\frac{1}{4}$	"	.	.	.	.	.	.	.	148,000 00
" 6 $\frac{3}{8}$	"	.	.	.	.	.	.	.	10,000 00
" 6 $\frac{1}{2}$	"	.	.	.	.	.	.	.	1,894 34
" 6 $\frac{45}{100}$	"	.	.	.	.	.	.	.	60,000 00
" 6 $\frac{1}{2}$	"	.	.	.	.	.	.	.	3,060,462 00
" 6 $\frac{5}{8}$	"	.	.	.	.	.	.	.	150,000 00
" 6 $\frac{5}{6}$	"	.	.	.	.	.	.	.	229,000 00
" 6 $\frac{3}{4}$	"	.	.	.	.	.	.	.	340,000 00
" 7	"	.	.	.	.	.	.	.	83,357,776 63
" 7 $\frac{1}{4}$	"	.	.	.	.	.	.	.	119,700 00
" 7 $\frac{1}{5}$	"	.	.	.	.	.	.	.	49,937 17
" 7 $\frac{1}{3}$	"	.	.	.	.	.	.	.	75,000 00
" 7 $\frac{1}{2}$	"	.	.	.	.	.	.	.	14,110,842 06
" 7 $\frac{3}{4}$	"	.	.	.	.	.	.	.	58,200 00
" 8	"	.	.	.	.	.	.	.	29,034,046 00
" 8 $\frac{1}{2}$	"	.	.	.	.	.	.	.	50,000 00
" 9	"	.	.	.	.	.	.	.	255,547 85
" 10	"	.	.	.	.	.	.	.	119,950 00

By the foregoing tables, it will be seen that there is a slight reduction in the rates of interest charged and dividends paid. While it is ever gratifying to the managers to pay a good dividend, and is doubtless pleasing to the depositors to receive the same, the wisdom of dividing the earnings too closely is very questionable, and will, I trust, receive the careful consideration of the legislature during the present session.

While many of the statistics furnished by the annual returns, made in compliance with the requisition of His Excellency the governor in October, are of great value, their usefulness would be greatly increased by so amending the law as to require them to be made in the form of a trial-balance, as many items are now omitted which should appear in order to show the actual condition of the bank.

J. GATCHELL,

Commissioner of Savings Banks.

DECEMBER 31, 1875.

T A B L E , exhibiting the number, condition and progress of the Savings Banks of Massachusetts, in each year, from 1834 to 1875, inclusive. (Returns first required by Acts 1844, chap. 190.)

YEAR.	No. of Banks.	Number of deposit accounts.	Increase in number of accounts over previous year.	Percentage of increase.	Amount of deposits.	Increase in amount of deposits over previous year.	Percentage of increase.	Average to each account.	Population of Massachusetts.	Deposits to each person of population.	Expense of management.	Percentage of expense to total deposits.
1834,	22	24,256	—	—	\$3,407,773 00	\$513,597 00	—	\$140 09	614,408†	\$5 58	\$10,968 00	—
1835,	27	27,232	2,976	12	3,921,370 00	453,208 00	15	143 99	—	—	12,066 00	.33
1836,	28	29,786	2,554	9	4,374,578 00	406,848 00	11	146 19	—	—	14,413 00	—
1837,	30	32,564	2,778	9	4,781,426 00	87,967 00	2	146 51	—	—	17,504 00	—
1838,	30	33,063	499	1	4,869,393 00	738,766 00	15	147 27	—	—	18,329 00	—
1839,	30	36,686	3,623	11	5,608,159 00	211,395 00	3	152 86	—	—	17,204 00	—
1840,	31	37,470	784	2	5,819,554 00	894,628 00	15	157 98	737,609	7 88	17,952 00	—
1841,	30	41,423	3,953	10	6,714,182 00	186,270 00	2	162 08	—	—	19,248 00	—
1842,	—	42,587	1,164	2	6,900,451 00	35,095 00	2	162 03	—	—	—	—
1843,	31	43,217	630	1	6,935,547 00	1,325,798 00	19	166 23	—	—	20,777 00	—
1844,	31	49,699	6,482	15	8,261,345 00	1,551,943 00	18	168 66	—	—	22,688 00	.29
1845,	33	58,178	8,479	17	9,813,288 00	1,867,645 00	19	169 82	—	—	27,017 00	—
1846,	38	62,893	4,715	8	10,680,933 00	1,099,880 00	10	172 45	—	—	29,307 00	—
1847,	39	68,312	5,419	8	11,780,913 00	189,635 00	1	171 26	—	—	34,490 00	—
1848,	41	69,894	1,582	2	11,970,448 00	141,106 00	1	169 08	—	—	36,405 00	—
1849,	43	71,629	1,735	2	12,111,554 00	1,548,471 00	13	174 57	—	—	37,361 00	—
1850,	45	78,823	7,194	10	13,660,024 00	1,894,065 00	14	179 73	994,514	13 73	41,681 00	—
1851,	45	86,537	7,715	9	15,554,089 00	2,847,219 00	12	189 01	—	—	43,707 00	.26
1852,	53	97,353	10,816	12	18,401,308 00	4,968,794 00	27	199 05	—	—	49,380 00	—
1853,	60	117,404	20,051	20	23,370,102 00	2,566,756 00	11	189 88	—	—	59,071 00	—
1854,	73	136,654	19,250	16	25,936,858 00	1,257,359 00	4	184 10	—	—	63,471 00	.28
1855,	80	148,263	11,609	8	27,296,217 00	3,077,231 00	10	184 15	1,132,369	24 12	77,757 00	—
1856,	81	165,484	17,221	11	30,373,447 00	—	—	—	—	—	89,309 00	—

1857,	86	177,375	11,891	8	\$33,015,757	00	\$2,642,310	00	8 $\frac{3}{4}$	\$186	13	—	\$102,027	00	}	.28
1858,	86	182,655	5,280	3	33,914,972	00	899,215	00	2 $\frac{3}{4}$	185	67	—	105,339	00		
1859,	86	205,409	22,754	12 $\frac{1}{2}$	39,424,419	00	5,509,647	00	16	191	93	—	107,951	00		
1860,	89	230,068	24,659	12 $\frac{1}{2}$	45,054,236	00	5,629,817	00	14 $\frac{1}{2}$	195	83	1,232,065	112,264	00		
1861,	93	225,058	5,010*	21*	44,785,439	00	268,797	09*	10 $\frac{3}{4}$	198	99	—	120,886	00	}	.27
1862,	93	248,900	23,842	10 $\frac{1}{2}$	50,403,674	00	5,618,235	00	12 $\frac{1}{2}$	202	50	—	135,783	00		
1863,	95	272,219	23,319	9 $\frac{1}{2}$	56,883,828	00	6,480,154	00	12 $\frac{1}{2}$	208	92	—	140,713	00		
1864,	97	291,616	19,397	7	62,557,604	30	5,673,775	75	10 $\frac{1}{2}$	214	52	—	184,739	77		
1865,	102	291,488	128*	—	59,936,482	52	2,621,121	78*	4 $\frac{1}{2}$ *	205	62	1,267,329	203,348	56	}	.33
1866,	102	316,853	25,365	8 $\frac{3}{4}$	67,732,264	31	7,795,281	79	13	213	76	—	219,257	03		
1867,	108	348,593	31,740	10	80,431,583	71	12,699,319	40	18 $\frac{3}{4}$	230	73	—	254,225	79		
1868,	115	383,094	34,501	10 $\frac{1}{2}$	94,838,336	54	14,406,752	83	18 $\frac{1}{2}$	247	55	—	297,527	60		
1869,	130	431,769	48,675	12 $\frac{3}{4}$	112,119,016	64	17,280,680	10	18 $\frac{1}{2}$	259	67	—	339,271	57	}	.30
1870,	139	488,797	57,028	13	135,745,097	54	23,626,080	90	21	277	71	1,457,352	375,734	09		
1871,	160	561,201	72,404	14	163,704,077	54	27,958,980	00	20 $\frac{1}{2}$	291	52	—	429,080	09		
1872,	172	630,246	69,045	12 $\frac{1}{2}$	184,797,313	92	21,093,236	38	12 $\frac{1}{2}$	293	21	—	469,081	80		
1873,	175	666,229	35,983	5 $\frac{1}{2}$	202,195,343	70	17,398,029	78	8 $\frac{1}{2}$	303	49	—	547,518	83	}	.26
1874,	179	702,099	35,870	5 $\frac{1}{2}$	217,452,120	84	15,256,777	14	7 $\frac{1}{2}$	309	71	—	644,682	68		
1875,	180	720,639	18,540	2 $\frac{1}{10}$	237,848,963	21	20,396,942	37	9 $\frac{3}{4}$	330	05	1,651,652	661,503	92		
												144	00			

* Decrease.

† Nearly.

† In 1830.

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